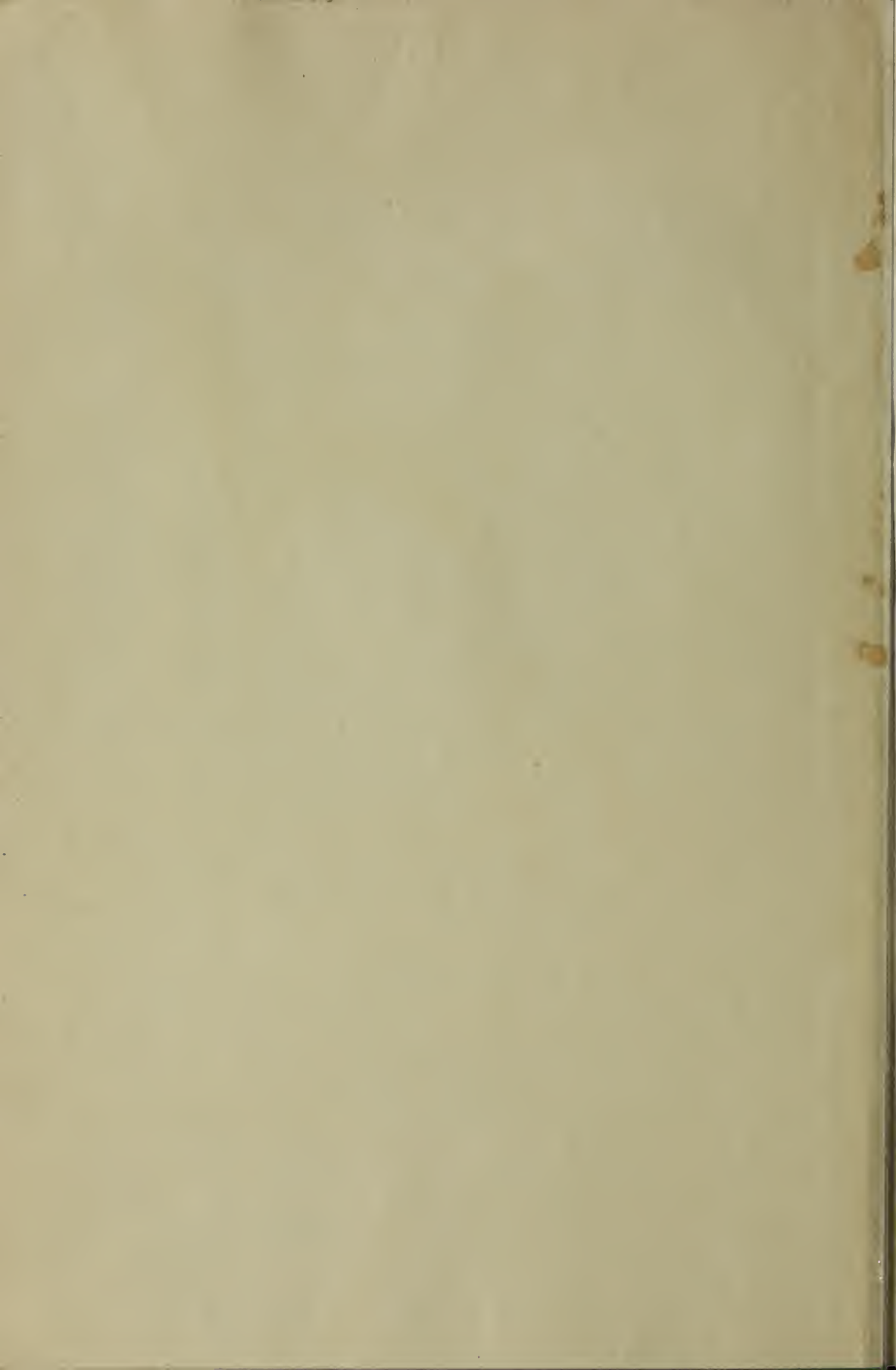


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A decorative border consisting of a blue scroll with intricate patterns, framing the title text.

MEMPHIS

TENNESSEE.

A circular logo with a dark blue background and white text, containing the publisher's name and locations.

Geo. W.
ENGELHARDT & Co.
PUBLISHERS.
ST. LOUIS AND
MEMPHIS.

D. H. BALDWIN & CO.,

—THE—

Great Music House

OF THE WEST, NORTH AND SOUTH.

Largest Dealers in the United States.



ALSO MANUFACTURERS OF

PIANOS AND ORGANS.

JOHN MARSHALL, Manager of Memphis House,

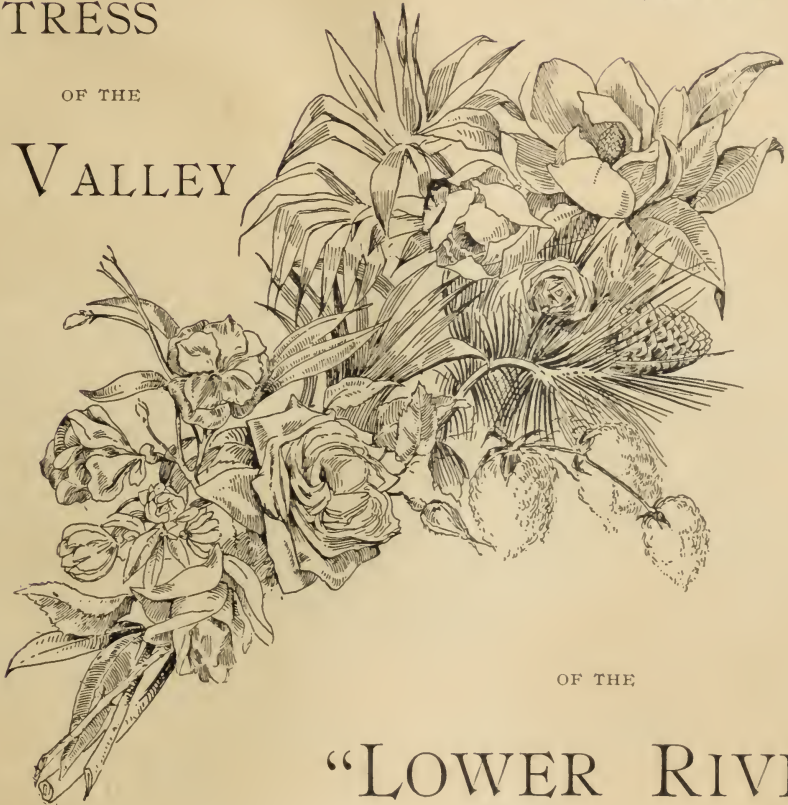
256 Second Street.

MEMPHIS, TENN.,

THE BLUFF CITY.

MISTRESS
OF THE
VALLEY

4373.148



OF THE

“LOWER RIVER.”

ENGELHARDT SERIES: AMERICAN CITIES.

BY ANDREW MORRISON.

GEO. W. ENGELHARDT, PUBLISHER, ST. LOUIS AND MEMPHIS.

3993



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BY WAY OF



INTRODUCTION.

De Soto, at the site of Memphis, 1541.
 Memphis founded, 1819. Incorporated, 1826.
 Besieged, Civil War, 1862. The Sorrowful
 Year, 1878.
 Created Taxing District of Shelby Co., 1879.
 Name restored by Legislature, 1891.
 Mississippi bridged, 1892; cost, \$3,000,000.
 Longitude, 90.4 W.; latitude, 35.8 N.
 Area, 2,537 acres; 4 square miles; with sub-
 urbs, 8.
 Harbor, 3,000 feet wide, 75 to 150 feet deep.
 Paved levee, 3,600 feet long, 500 wide.
 Population, directory, 1892, 85,000; with sub-
 urbs, 110,000. U. S. Census, 1890, 64,589;
 same, 1880, 33,592. Increase, 31,000. Whites,
 55,000; colored, 30,000; foreign, small.
 Average of highest summer temperature, 90.
 Average of lowest winter temperature, 20.
 Death rate per thousand, 16.48. Colored, 20.16;
 white, 13.52.
 Tax Valuations, 1891, \$60,753,285; Real Estate,
 \$52,378,648; Personal Property, \$8,374,637.
 Annual City Revenue, \$1,000,000; Annual City
 Expenditure, \$800,000.
 Tax rate, \$1.75. Bonded Debt, \$3,180,000.
 Public Water Supply, artesian, capacity, 30,000,-
 000 gallons; consumption, 8,500,000 daily.
 Miles paved streets, 43. Miles sewers, Waring
 System, 50.

Miles Street Railways, Electric, 65.
 Public Parks, 2; area small; private, 7; area,
 250 acres.
 Public Schools, 11; annual expense, \$175,000.
 Building Improvements, 1890-91, \$2,521,000.
 Real Estate Transfers, 1890-91, \$5,284,000.
 Railroad Lines, 11; mileage, 12,801; includ-
 ing auxiliary systems, 34,027.
 River Lines, 8; navigating, 3,500 miles, with
 18,000 more accessible.
 States tributary, 8; area tributary, 220,000
 square miles; population tributary, 5,000,000.
 Banks, 17; aggregate capital and surplus,
 \$7,200,000; deposits, \$10,000,000; clearings,
 1891, \$159,000,000.
 Insurance Companies, 8; aggregate capital,
 \$1,015,000; annual business premiums, \$425,-
 000.
 Total commerce of city, 1891, \$200,000,000;
 jobbing trade, \$110,000,000; groceries, \$30,-
 000,000.
 Cotton Trade, annual, 770,000 bales; value,
 \$30,000,000; compresses, 12; storage capacity,
 300,000 bales.
 Manufacturing Establishments, 500; hands
 employed, 10,000; capital invested, \$5,000,-
 000; annual product, \$12,000,000.
 Production cotton oil, \$1,020,000; lumber,
 \$1,250,000; cotton fabrics, 1,140,000 pounds.



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 2. A BIRD'S-EYE VIEW: The Lineaments and Habiliments of the Bluff City.
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 4. THE BODY CORPORATE: Schools and Institutions.
 5. SOME PHASES OF SOCIAL ORDER: Newspapers, Libraries, Theaters and Resorts, Clubs, Charities, Churches and Hotels.
 6. A MEASUREMENT OF PROGRESS: Building and Public Improvements, Rapid Transit Facilities, Real Estate Transfers, Incidental Professional Notes.
 7. MEMPHIS THE CAPITAL OF COMMERCE: Railroad and River Lines, New Bridge and Belt Line.
 8. MEMPHIS FIRST OF INLAND COTTON MARKETS: Annual Receipts, Compress and Storage Facilities, Leading Houses of the Trade.
 9. MEMPHIS THE FINANCIAL CENTER.
 10. THE JOBBING TRADE OF MEMPHIS: Groceries and Plantation Supplies, Produce, Live Stock, Lumber and Coal, General Traffic.
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 12. TENNESSEE AND OTHER TRIBUTARIES: Southwest Missouri, Arkansas, East Texas, North Alabama, Mississippi and Louisiana, the Yazoo Delta and Shelby County.
 13. INDEX TO SUBSCRIBING HOUSES.
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THE CITY OF MEMPHIS.

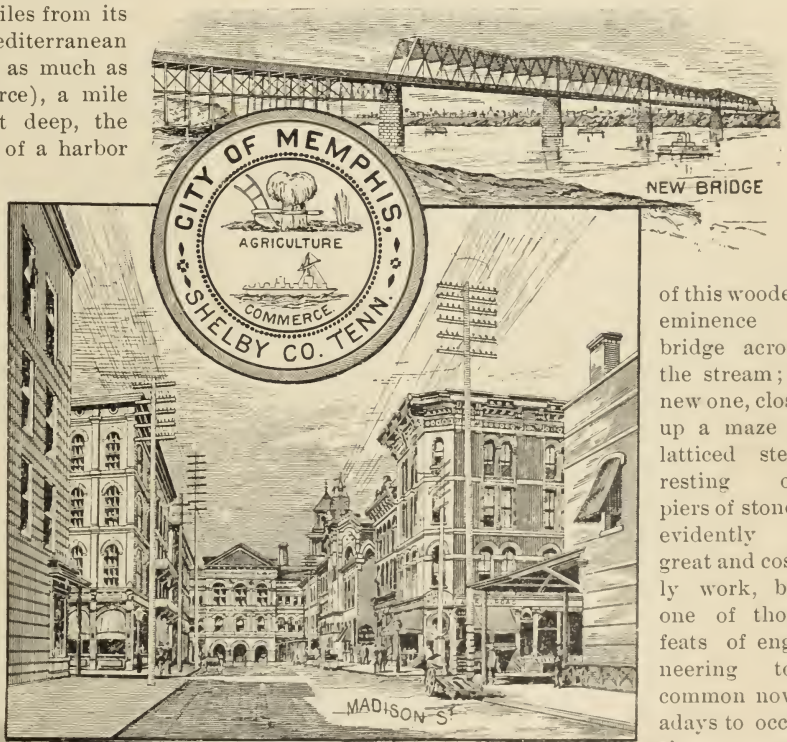
A BIRD'S-EYE VIEW.

IMAGINE a river—a great river, a mighty river, a famous and superb; the grand drainage artery of a continent; in extreme length, tributaries, navigability, and, ordinarily, tractability and friendly offices, the river of rivers, in fact. Imagine this river at 900 miles from its mouth in the “Mediterranean of the West” (and as much as 1,200 from its source), a mile broad and 150 feet deep, the breadth and depth of a harbor in which Navies might ride. Imagine on the left—to the west of this channel—low banks, uninteresting except for the green sward that emeralds them the year round; against this glorious spread of water, as flat, squat and ignoble as a nameless tropic key. On the right, the eastern shore, however, bluffs; bluffs rising to a

aslant artificially there, like an earthwork to a fort.

BEFORE THE WALLS.

CRESTING one end of this perspective of bluffs—the southern end—a park; at the foot



of this wooded eminence a bridge across the stream; a new one, close up a maze of latticed steel resting on piers of stone; evidently a great and costly work, but one of those feats of engineering too common nowadays to occasion remark

very long. At the other extremity of the prospect a bend in the stream, a turning aside, one of the vagaries of his majesty this river; but round, full, sweepingly, kinglike and trenchantly done; showing, in that curved expanse like the crescent sheet of Neapolitan sea, the sand bars and



considerable height; in places as much as a hundred feet; rugged, unshaped, natural here,

mud banks he carves from the shore; the creatures which it is his royal whim to



FEDERAL BUILDING.
(P. O., Custom House and U. S. Courts.)

make to-day, to undo, like the monarch he is, to-morrow.

Imagine, once more, this line of bluffs: Midway them, between bridge and bend, a levee; a broad, paved, sloping, landing place, 3,600 feet long, 500 wide; with steamboats, white-hulled and black-stacked, pennants flying from jackstays, wheels gently churning the sluggish current inshore, all along, aligning it; back of it railroads, skirting it, some upon trestle work, some on the surface itself. And crowning yonder jutting promontory, at the northern termination of this levee, isolated, yet level with the brow of the bluffs, two stately edifices, buildings dedicated to the public service surely, something uncommon at least, in the very nature of things, so conspicuously placed.

AT THE CITY'S GATE.

FANCY now the streets of a city ascending from this levee, and from the waterside all along, over the hill-tops behind; continuing thence, with other thoroughfares contrarily inclined,

through block after block of business quarter; through compact squares of warehouses, factories, hotels, banks and exchanges, cotton yards and compresses (for a levee is a thing distinctively Southern, you must know); with here and there an occasional type of the monumental in architecture, a tower it may be, a spire, or one of those new-fangled sky-scraping structures of to-day, rising, landmark-wise, above its humbler neighbors; the precincts, these, devoted to the concerns of livelihood by a bustling multitude of upwards of a hundred thousand souls. Beyond this again, the district of their lodgings and homes; of their gardens—sub-tropic gardens, gardens of California and Florida, gardens of Gul or Seville, gardens of enchantment, lovely and balmy, gorgeous with blossoms, scented with attars of the magnolia, azalea and sylphide rose; and of their shaded walks and florissant groves; in all, business places, dwellings, gardens, pleasaunces, covering an area of four square miles within the corporate bounds, and with suburbs eight. And outside this—the back-ground of this panorama which has the river for foreground and distinguishing feature—over the receding environs dispersed, villas and country seats.

The river of our conception is easily identified; it has but one parallel in nature; it is the Mississippi, the super-regal, *the river par excellence*, the paragon river of all. The bluffs we speak of are his Chickasaw bluffs; the bend is his Hopefield bend or reach; the bridge is the new one of the Kansas City, Memphis & Birmingham Railway system,



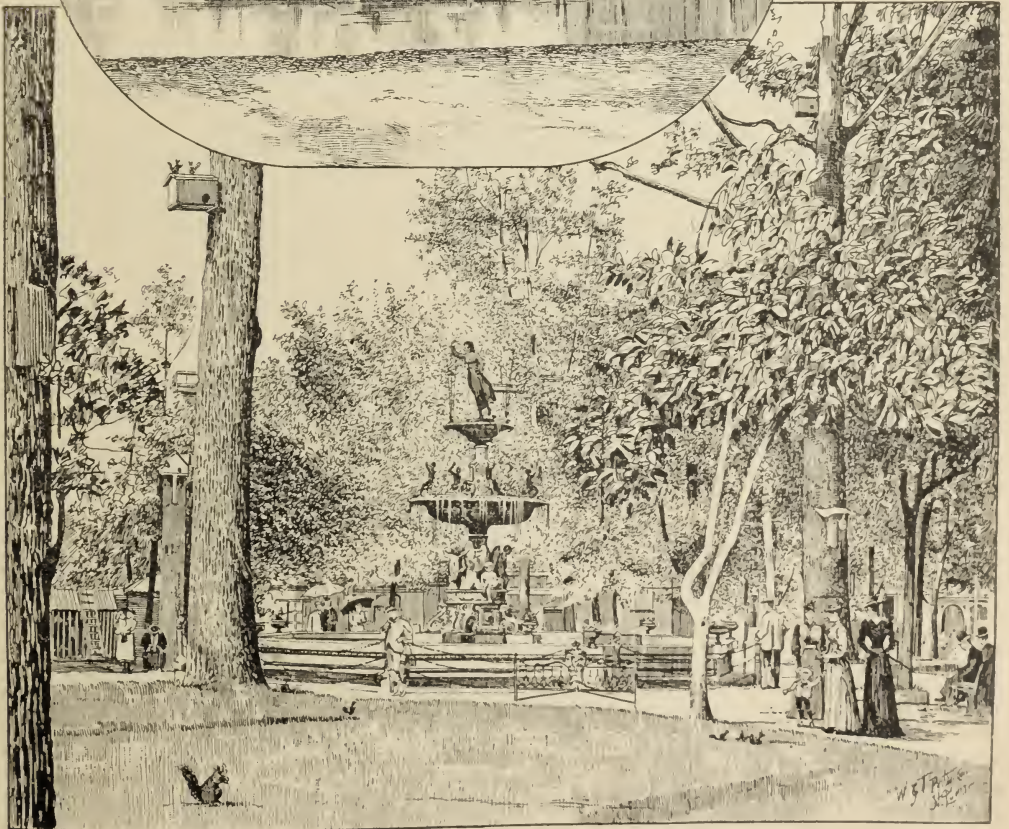
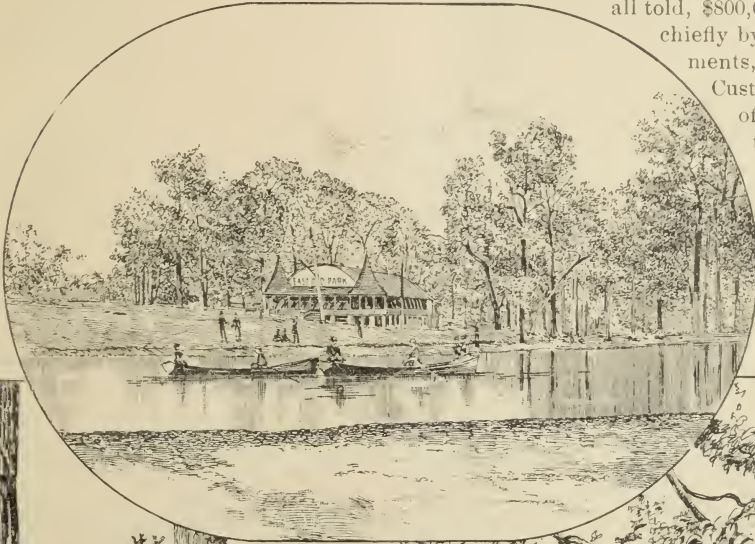
COSSITT PUBLIC LIBRARY.

the most southerly spanning this great stream; the city is MEMPHIS, Tennessee.

FROM ITS TOWERS AND DOMES.

AND these two noble structures so conspicuously posted, like warders overlooking levee and harbor from their terrace seat, are the Acropolis and *Akademia*, so to speak, of Mem-

phis, the Federal Building and the Public Library of the city; the one with its spangled flag lazily ruffling to the breeze, emblematic of sovereignty restored, *esto perpetua*, so, Northern or Southern, pray we all; the other symbolic of aspirings that have been ripening here through twenty-seven years of peace. This Federal Building is new; it is constructed of white Tennessee marble, after the modernized Doric fashion; it cost the government all told, \$800,000, and is occupied chiefly by the Postal Departments, but also by the Customs and Revenue officials, and those of the United States Courts. The Library building is of red Superior sandstone, in manner the Romanesque, an endowment this, of



EAST END PARK, AND COURT SQUARE.



RANDOLPH OFFICE BUILDING.

\$85,000, most of that sum devised by the late Fred H. Cossitt, a merchant of Memphis and New York, whose heirs have handsomely supplemented his bounty, as the city has likewise in donating the ground. This building is but lately finished, and has but few books yet on its shelves; but a movement is inaugurated among the citizens to furnish it with a collection worthy so noble a bequest.

These spires we speak of—which are realities, now that we abandon our figure of speech—these two long Gothic fingers pointing skyward, surmount two fine new steeple-houses of stone; one of them, that of the Second Presbyterian Church, representing an expenditure of \$100,000; the other, a \$70,000 edifice, illustrating the wealth of the First Methodist congregation, to which it belongs. These lofty composites of brick and stone, head and shoulders overshadowing the rest, are office buildings, nests chiefly of medicos and barristers—professional hives. One of them, the Randolph building, modern commercial in external design, is the equi-pensation, to revive, if we may, a term from old Bayle, of \$165,000; another, the Collier, or "Appeal" building, so called because it is newspaper quarters, is of like description, and, if anything, cost but little less. And from the vantage of either roof of these others are disclosed as pretentious, in an artistic way, and as expensive: The

building of the Tennessee Club, in which, furniture included, \$102,000 is invested; of the Athletic Club, containing also the Lyceum Theater, with its site, stage and club appointments and all, a fortune of \$200,000 exhausted; and the Grand Opera House, a job estimated in contract figures, a corresponding sum total disbursed.

IN ITS MARKET PLACE AND BREATHING SPOTS.

A BIRD'S-EYE of Memphis reveals everywhere, in fact, the salients of a metropolis. These buttressed walls adjacent to the river, both north and south of the business center, are the walls of thirty acres of cotton warehouses and compress yards; magazines for as much as 300,000 bales—150,000,000 pounds—of the fleecy staple of this city's commerce. That web close by—that labyrinth of lines and cross lines, radii and tangents, diagram-like laid out upon levee and river bank—which puts you in mind of nothing so much as a poser of Euclid on a blackboard at school—is the terminal ground of railroads. That great standpipe, and beyond it that pumping station you see, are the standpipe and pump house of an artesian water works, which here provides the public supply; standpipe and station the visible tokens of the presence of some forty vents, in the shape of wells, through the crust of the earth, for a



LYCEUM THEATER AND ATHLETIC CLUB HOUSE.

limpid and unsalted subterranean sea—of the forty places where some modern Moses has smitten the rock—and the tokens, too, of something like \$1,750,000 expended in exploitation and equipment; the solitary example, in this country at least, of artesian engineering on so vast a scale.

That evergreen heart of this broad monotony of mortar and brick; that oasis there central in the barren of business masonry—that is Court Square, planted with magnolia grandiflora; adorned also with a handsome fountain and a bust of the hero of the fields of Chalmette and Horse Shoe Bend, the seventh president, the man for the occasion, the type Democratic, Andrew Jackson; an asylum, this lovely memorial place of his, for a myriad nimble-footed squirrels, and, as the Venetian porticos are, for countless cooing doves.

That oval enclosure, which, in the distance, you can just descry—that is the race course of the Memphis Jockey Club, scene in the spring, of the first American running meet of the year; that other, yonder also, out on the edge of the town, is the half-mile track of a new Fair Grounds; these groves you see there where the cars all halt, are places of Sunday resort; those further still, the sacred acres, the consecrate fields, the cities of silence and tombs.

BY ITS PALACES AND FLORAL WALKS.

ALL this you shall have spread out before you from your eyrie on the roof; but the most charming face this city presents, its residence quarter and its suburbs especially, you shall likely find obscured. Here you shall see, when you have descended, what distance and height and a rolling topography conspire to veil; the countenance of a beauty of distinctively Southern type; a countenance lastingly wreathed in the smiles of a perennial summer clime; with sylvan and floral attractions perpetually gay; with a wealth of greenwood and a profusion of greensward along every street; the very perfection of *rus in urbe* in these vine-clad arbors and embowered homes on every hand; not one, not a few occasional gardens and lawns of the trim and well-kept sort, but hundreds of places where the grounds are infi-

nately, superlatively varied, luxuriantly, riotously decked, with foliage and flowers; hundreds upon hundreds of them everywhere, with porches and fences, front yard and back, alley and all, lavishly done up in Nature's own, best and inimitable decorative mode.

And then in the streets where the fashionables reside—streets like Shelby street and Waldran avenue, paralleling the river, and Poplar and Poplar Boulevard, Union and Rayburn avenues and Vance street counter to it—the princely mansions! The late architectural ideals, Gothic, Byzantine, Norman, English Castellated, French Renaissance! The renascent prevail-



THE COTTON EXCHANGE.

ing in fact; but contrasting delightfully, these modernized antiques, in their brand-new dress, along Shelby street especially, with the few, here and there survivors of the almost obsolete square-shouldered, broad verandaed, roomy Southern type; singularly aging, indeed, those fast by-going shelters of the likewise diminished and dwindling aristocracy of antebellum times. Here, certainly, you will say, when you behold them, here there is wealth and taste exemplified—although tastes widely variant—in such homes as these of the Memphis business men: the banker Porter's, in the

order of the French Renaissance, which cost him \$65,000, the Warriner residence, patterned after the style of the English Renaissance, the outlay for which was \$50,000; the Mallory residence, Norman, \$45,000; the residence of the great factor, Napoleon Hill, French Renaissance, \$45,000 also; the Castellated stone domicile of Gilbert D. Raine, \$40,000; and each a model of its kind.

THROUGH THE VISTA OF ITS SKIRTS.

MANIFEST everywhere also in the suburbs, is this same spirit of change and transition which seems to have come over all this place. It is apparent enough in Chelsea and Fort Pickering, the extreme northern and southern extensions of the city, which, but a while back, were scattering outskirts, and are all solid city now; and it is conspicuous in the novelty of architectural costume affected by Idlewild and Madison Heights, East End additions, which were commons and cow pasture only, not

long since; metamorphosed, however, now, transmogrified and transformed by those modern genii, the promoters of real estate projects and rapid transit street car lines; those conjurers of our American days, those Calenders of the Occident, that are of purpose at least, if not in feature, single-eyed.

No city of illusion, however, this Memphis whose profile we draw—no picture-book city, no boomer's figment, no city of Western mirage; a capital rather, and metropolis, proud, luxurious, solidly cemented, (and with more of truth than poetic license in this similitude in the light of events) of successive courses that have been thoroughly seasoned by long exposure to both sunshine and storm. And of the many thriving cities that share in the rich estate of old mater-familias Dixie, one of the most interesting, from very many standpoints, and especially from any disclosing its surprising increase in commercial stature and metropolitan girth during the last ten or fifteen years of plenty in the South, is this same Memphis which is our theme.



RESIDENCE OF R. B. MAURY. M. D.

MEMPHIS YESTERDAY AND TO-DAY.

THE HISTORIC MUSE.



WITH this year of grace, 1892, Memphis enters upon the seventy-third year of its settlement, and upon the sixty-sixth of its corporate existence. It is a city, moreover, that can trace its lineage a long way back; through transcripts upon vellum, we might say, and, for the matter of that, birch bark; for its site was originally tenanted by those indefatigable mortals of inscrutable purpose, the builders of the mounds; was occupied thereafter by an Indian village, and was subsequently held by a French or else a Spanish force, *vi et armis*—the nine indisputable points of law—for the greater part of two centuries and a half.

And what shadows fitfully cross it in the pale historic light of these centuries extinct! What shades of epos! The shade of one ill-starred celebrity, whose winding sheet is this very river that laps its base. For on these Memphis bluffs, in 1541, in the age of the discoverers, occurred that tragic episode which identifies De Soto with this city to him unborn; which knits with the skein of tradition his fate into its romance; that pathetic episode of De Soto, viewing first his own Río del Espiritu Santo, "River of the Holy Ghost," river that made him immortal, the majestic Mississippi, Father of Waters, the river that was to be somewhere his grave! Corroboratory whereof, testimonial to which tradition, numerous are the halberds and the casques, the rusted bill-hooks and broken Toledo blades, the corroded medallions, the knightly relics, that have been uncovered in the march of improvement over modern Memphis, or have been yielded up by the shifting current of his watery tomb.

ILLUSTRIOUS NAMES.

SHADE of predestined De Soto, forerunner of fated LaSalle! Shades of Marquette and Joliet, of Hennepin, Charlevoix the Historian, Bienville, founder of New Orleans, D'Artagnette, Gayoso! And of how many more of the

intrepid pioneers of that era of exploit with crozier and sword, the pioneers of pioneers in fact, we know not and may never know.

One thing we do know of Memphis, however, by whom it was baptized. It was Jackson, "Old Hickory," who swore, frequently and robustly, by the Eternal, and graced his oaths with deeds, that gave this city its name. And Forrest, a soldier of the same stout grain, pronounced by many tacticians the greatest cavalry rider of the Confederacy, proceeded from it to the tented field, is laid to rest in one of its God's acres, and contributes also his meed of posthumous, as well as contemporary applause to swell its growing fame.

But the yesterday we speak of in the title to this chapter is not the yesterday of the buried past; it is this whose sunshine has revived the South, and whose dawn is a living memory yet; which was of record first in the census taken twelve years ago; and which, for the purpose we have in hand, a brief of the case this city presents, is, practically, a day closed now.

UNDER FOOT.

IN 1880 that splendid sunburst of Southern prosperity, to which we refer, had scarcely warmed into being the hope even, that Memphis now entertains of commercial ascendancy, opulence and power. For twenty years it had been a city under a ban; maledict, seemingly, and devoted; assuredly, sorely scourged. It was its fortune to be besieged in the war, to be taken by assault, in a sense led captive; and to be pillaged after it by the mercenaries, and humiliated by the camp followers of the rear. Upon this city, still smarting under the lash of conquest, wasted in substance and crippled in trade, the yoke was, indeed, heavily laid.

There was riveted upon its neck in the Carpet-bag days, a debt, which, in 1878, was \$5,500,000; equal to \$175 a head for every man, woman and child of the population; "for not one-fourth of which," we are told, "was actual value received." Consider then on top of this excessive penalty for disaffection, a loss by

short crops in its tributaries, which, gauged by the difference of ten years traffic in cotton alone, was fully \$16,000,000 a year, and a decimation by the pestilent breath of Yellow Jack, the sign minus for which can never be accurately rendered at all, and the wasting away, the arrested development, to put it in the blandest terms, of this city of misfortune,

numerous ills of its frame in municipal surcease. So that those who remember her in the later '70's, prostrate under the successive strokes of war, misrule and plague, pitifully shrunken in feature and form; and who have not beheld her, either in her own proper person, or by any authentic miniature since, will hardly credit the picture of Memphis Restored,

which it is our present purpose and pleasant task to draw. Scarcely, indeed, can she credit the change herself, limned in this likeness of her in bloom renewed, joyous, wearing the garlands of prosperity, queening it over the richest provinces of trade between the two oceans, the image this of that which she is, set over against that presentment of desolation which she was!

Memphis, in brief, became her own successor under a unique and rather ingenious scheme of government, substituted in '79 for the old form of charter. Constituted by the legislature, the "Taxing District of Shelby County," it was made substantially the



APPEAL BUILDING.

this victim of disaster following hard on disaster, can the better, perhaps, be understood.

THE RESPITE.

This was the state of affairs, in the spring of '79, when the body corporate of Memphis sought the only possible relief from these

ward of the State, but with no sensible diminution of its sovereign privilege of self-control to dwarf its prestige among its sisters of the land. Under this designation it existed until 1891, when the legislature restored it its original cognomen, but not the charter of old.

The first heroic efforts of the citizens after the dissolution of old Memphis were directed

toward financial and sanitary reform. The plan of the taxing district relieved the city from many embarrassments; from mandamus especially, a blister that had been frequently applied by the doctors of law; it revolutionized the public service, enforced economy, and has enabled the city to lessen its millstone of debt by forty-five per cent of the principal of it, within the last ten years.

Thus by a pruning of the vine Memphis recovered its pristine vigor; thus bloomed anew in the warm soil of Southern prosperity. Gradually, under improved and steadily improving trade conditions, with property values enhanced, the annual income of the city from taxes and privileges has been augmented, until, with a moderate tax rate of but \$1.75 on the hundred, it is now something like a million dollars a year. Out of this accumulating revenue provision has been made for the extinction of the debt, which, at \$3,180,000, is now within



FOLKES PUBLIC SCHOOL.

a living figure; forty-five miles of sewers have been laid—a system complete as far as it extends—and other sanitary improvements have been instituted that set the house of Memphis in such thorough order, that it can show now, with a death rate of but 16+ to the thousand, a bill of health cleaner than any city of its class in the land. At the same time between forty and fifty miles of streets have been paved; and among other public works constructed several fine new schools have been built; this last item, along with the fact that a sixth of the total receipts of the city are devoted to the support of its common schools, an indication of the estimation in which education is held in the public policy here.

THE ACHIEVEMENT.

NEVER was there a better exemplification of the reciprocal interests of commerce and



LEATH PUBLIC SCHOOL.

government than in this decline and restoration of the city of Memphis. Hand in hand, since 1880, Memphis the Trade Center and Memphis the Taxing District, have marched apace. Both have emerged from the chrysalis stage; and from that Memphis, which, ten or fifteen years ago, was little more than a landing place on the Chickasaw bluffs, has been evolved the paramount of the great American cotton belt, one of the great inland American capitals of commerce. By the National Census of 1880 its population was 33,592; by the same record of 1890, it was 64,589. By its own city directory for '92 it is 85,000, and, its suburbs included, 110,000, an increase in twelve years of nearly 230 per cent. In 1880 its tax valuations were \$12,000,000; for '91-'92 they are \$60,750,000. In 1880 it had the meagre transportation facilities of five railroads with total length of about 3,000 miles, and was largely



MOSBY STREET PUBLIC SCHOOL.

confined to the river for a highway by which to reach its shires of trade. Now it has ten

railroads, collectively 13,000 miles long, ramifying all the South, and a large part of the West besides, and connecting it with the sea; so that for field it has, in whole or in part, eight great States, and dominates, commercially speaking, an area of 200,000 square miles, populated with 5,000,000 souls.

In 1880, its banking capital was, perhaps, \$1,500,000; now it is \$7,200,000. In 1880, its cotton business for the season just closed aggregated 470,000 bales, valued at \$23,000,000, with very much higher prices—double, indeed—prevailing then than now. The estimate of

the case, Memphis Regenerated can hardly be considered a title too strong. The transformation effected, indeed, metaphor aside, borders the miraculous; it is something in the nature of a resurrection, almost, and redivivus. It is to be within bounds to say, balancing the two decennial periods between 1870 and 1890, the one of retreat, retrogression—economically speaking, of rout; and the other, of victorious advance, with colors flying, drum-beat and bugle-note, that this city's growth has been equal to a three-fold progress in the matter of population, and a five-fold in trade.



RESIDENCE OF NAPOLEON HILL.

its receipts, this season of '91-92, is 770,000 bales, valued at \$30,000,000 or more. In 1880, in fact, almost its whole traffic was in cotton and the equivalent of commodities thereof. It had but little of its present great lumber trade; few of the oil mills; scarce anything like its varied manufactures of to-day. Its entire manufacturing output that year was \$4,415,000; now it is \$12,000,000. It has a grocery trade now nearly as big as its total trade then, some \$40,000,000; its jobbing trade is \$110,000,000, divided among, perhaps, 250 houses; and its grand aggregate of commerce is reckoned, conservatively, at \$200,000,000 a year.

Memphis Restored, we have named our picture; yet, in view of all the circumstances of

MEMPHIS TO-DAY.

Nor is this all. Another city, the city of to-day, replaces the Memphis of ten years ago—a city of modern architectural apparel, such as we have already described; a city, to sum up, of costly and substantial structures, dedicated to jobbing or emporiums of retail trade; of towering factory stacks, of imposing public edifices, palatial abodes; of sumptuous club houses, stately temples of worship and drama; of \$2,500,000 expended for new buildings in the last year or two alone; of beautified suburbs, extensive reclamations of its waste places with fair grounds for the entertainment of its country cousins, parks and greenwood



GRAND OPERA HOUSE.

resorts for its own gay throngs; of electric street railways lately substituted for its ancient motors with fluctuant ears; of a water supply of crystalline purity, drawn from fathomless artesian fountains; of innovation and betterment, in fine, everywhere.

The conclusion is irresistible that a marvelously buoyant and recuperative Memphis this must be, which could accomplish so much, so dextrously, so soon. And still, not all this achievement is to be credited to the spontaneous enterprise of the community. It had favoring circumstances powerfully co-operating; railroads to further it; the aid and comfort of capital flowing in from other parts; but most potent of all the forwarding influences, the tribute paid into its coffers of trade by its prodigiously exuberant field.

HER POSSESSIONS.

SOUTHEAST Missouri, all Arkansas, East Texas—which, with the bulk of the population of the Lone Star State, is all Texas—West Tennessee, North Alabama and Mississippi, the latter including the far-famed delta of the Mississippi-Yazoo, Louisiana in part—this is that Memphis field, the banner cotton district of the world, the Memphis district, so-called; containing the greatest of the remain-

ing pine and hardwood forests of the Union, besides, and the vast coal and iron deposits that lie at the core of the South. Over this field, bisected by the river Mississippi, the American Nile, and traversed by the ten trunk lines that radiate from the city as from a hub, Memphis is regnant; over a greater Nilus, because an infinitely more varied, than its namesake of old, with which it is sometimes compared; which is nothing now, however, but a relic among cities, mummified, dead; the embalmed mistress of Lotos land; which in nothing it resembles, really, but in name, and in its rarely prolific realm.

A crescent, tilting southeastward, as it is shaped upon the maps, this magnificent field of Memphis; a golden horn, veritably a horn of plenty, pouring into the lap of its favorite nearly a tenth part of the American cotton crop, together with other products of the field, the forest and the mine; among these, 160,000,000 feet of lumber a year; into it turning also, though sparingly yet, the ores and the fuel that quicken already its mechanical pulse with an electric thrill. For all which gifts Memphis returns a liberal *quid pro quo*—\$30,000,000 of groceries a year, \$16,100,000 of provisions, feed and breadstuffs alone; \$6,500,000 of dry goods; \$4,000,000 of hardware and agricultural implements; \$3,000,000 of boots and shoes; and other replenishment of luxuries and necessities in shipments proportionate to receipts.



PUMPING STATION, ARTESIAN WATER WORKS.

HER SINEWS.

THE strength of Memphis the trade center, is lodged in the iron thews with which it holds, in a firm embrace, this cornucopia of its field. Its ten railroads make it the great railroad center of the South, in respect of the mileage as well as the number of roads leading directly from it; it ranks, in fact, tenth among American cities in this same regard. It has two lines to Chicago, three to St. Louis, one to Kansas City, two to Texas, three to New Orleans, three penetrating the great mineral belt of the South, five to sea. Eight of its ten roads are components of six great systems; systems of the South, the West and South, and the Southwest; and two are part of the great trans-continental girdle extending from the Sunrise to the Sunset Slope. One thing only it lacks, a line to Texas of its own.

Upon this topic of railroads, however, so much may be said, that we have laid out one whole chapter that shall be theirs alone, like a depot, a siding or terminal ground; which figure of speech is a reminder of something in this connection—and a very important something to Memphis it is—its new railroad bridge.

This has been erected over the Mississippi, by twin lines of the Kansas City and Memphis system, the Kansas City, Ft. Scott & Memphis, and Kansas City, Memphis & Birmingham roads, at a cost of \$3,000,000. The round of festivities at Memphis, upon the occasion of its completion, has hardly closed as our work goes to press. This bridge is the lowest iron ford of the great river, the most southerly railroad crossing of the stream. Its importance lies in the fact that it establishes Memphis as the portal of traffic between the Northeast and Southwest, the Northwest and Southeast.

The widespread impression prevailing to the contrary notwithstanding, the Mississippi and

its branches, the Arkansas, White and St. Francis, neighboring Memphis, still serve the city as a transportation medium as faithfully as of yore. 'Change statistics show that 17½ per cent of the cotton receipts of the city in '90-'91 were transported by boat; and if the rafting of lumber and barging of coal, grain and other heavy freights be taken into account, it is apparent that the usefulness of the river in this particular is far from gone. It is, in fact, with its tributaries, a grand turnpike into a lesser world of trade, perhaps, than the great sphere of the railroads, but a world, nevertheless; a water-pike, navigated by the Memphis fleet of forty boats, of over 3,000 miles length of streams; which total, added to the 13,000 of the railroads, makes the grand aggregate of the avenues of transportation available to Memphis, 16,000 miles.

The Mississippi begins, moreover, to have an additional interest to Memphis, in the promise it holds out of a realization, eventually, of the dearest commercial aspiration of its soul; the prospect, namely, that by improvement of the channel of the river, by straightening the bends and leveeing the banks, so as to admit of the passage of sea-going craft to Memphis direct, that city can be made, paradoxical as it may seem, a great INLAND PORT. To this project the people of the Lower Valley are committed hand and heart, as the West was to Galveston awhile back, by the action of their convention, which, in May last, discussed the scheme and declared it entirely feasible, and highly desirable as well. To which new conquest Memphis, mistress of the great alluvion of the Lower Valley, an empery in itself, bravely buckles, in the spirit of a sentiment, old and timeworn, perhaps, but to her case peculiarly apropos:

"No pent up Utica confines our powers,
The whole great boundless Universe is ours."



THE BODY CORPORATE.



SEARCH out on the map the intersection of the 35th parallel N., and the 90th meridian of Greenwich W.; from this point trace the meridian northward, and there, not a finger's breadth away—though a finger built upon this scale would be a matter of some ten miles broad—there, in the far southwestern corner of Tennessee, in Shelby county of that State, you will find the city of Memphis; situate, you will see by the map, about 550 miles inland in an air line from the Atlantic Coast, and about 350 from the Gulf. And, curiously enough, this 90th meridian is the one to which New Orleans and St. Louis most nearly correspond; so that these three contestants for Southern trade, all three of them stationed upon the great median line of the continent, the Mississippi river, are almost geographically abreast as well.

CLIMATE OF MEMPHIS.

THE parallel to which Memphis approximates is the latitude also of Raleigh, N. C., east of it; Ft. Smith, Ark., straddling the western boundary of that State; Santa Fe, N. M., and Monterey, Cal.; and, with those variations due to differences of altitude, proximity to, or distance from sea, and other modifications of the weather conditions, its climate is very like theirs. It is a climate the nature of which is best illustrated by the fact that it is the most genial in the world for cotton, that most chaste and beautiful of all field blooms; it is the climate of the paw-paw, the dwarf palmetto and the flowering magnolia in the fat, uncultivated black land bottoms, and of the prickly pear and the muscadine vine in the thinner and sandier unreclaimed soils; the climate which, to describe in a word, is to say simply, it is Southern; yet inclining withal to neither extreme; but with more of elemental and generative sunshine than chilling frost, more summer than winter, more Phœbus than Boreas in its year; the mock bird's clime; the clime, in short, of the Northern sub-tropic frontier.

The highest recorded summer temperature at Memphis is 103 degrees; the lowest of winter,

8 below zero. The highest temperature usually in summer is about 90; the lowest in winter, 20 above. The average annual rainfall is 54 inches. The nearest adjacent marshes to the city are across the river on the Arkansas side; the climate is not perceptibly influenced by them, but the temperature, both summer and winter, is mollified considerably by the breeze that steals, even this far inland, from that balmy sea, the Mexican Gulf.

ELEVATION AND DRAINAGE.

SEATED upon the heights of these Chickasaw bluffs, Memphis is safe from overflow. Eminences they are, by contrast with the rest of the lower valley, these bluffs at Memphis, forming a bulwark which the Father of Waters, let him do his worst, can never surmount. A mark on their brow—a "bench mark," they call it—where the Federal building stands, shows them there, 263 feet above sea level, and the general altitude of the city is 220 to 280 feet. "Flood stage" in the river begins at 33 feet above low water, but no part of the city is inundated thereby. From the bluffs back, the surface is rolling, and the city, as a whole, is higher than its environment. The "lay" of the land, the water courses—all the conditions—are naturally favorable to drainage. The Wolf and the Loosahatchie rivers join in wedlock just north of the city, and continue thenceforward in the marital state, through its outskirts to the Mississippi, bearing with them the waters of the Bayou Gayoso, which drains the southern side of the city, and of their tributaries, the suburban creeks. Nonconnah creek, four miles north, can be utilized also, like those just named, as a grand *cloaca* as the city grows.

SURROUNDINGS AND CHARACTERISTICS.

SHELBY COUNTY, surrounding the city, is likewise rolling. The country within five or six miles radius is fairly wooded, and lumbering begins a few miles further out than this. The cultivated land in the vicinity of the city is mainly devoted to cotton, but somewhat also to fine stock breeding by the wealthier residents of Memphis who have country seats just out of town, among them W. A. COLLIER, of the

Appeal; J. R. Godwin, banker and president of the Citizens' Street Railway, and J. T. Fargason, cotton factor and capitalist; and the area planted in vegetables and early fruits for Northern markets is steadily extending. The agriculture here is already of the diversified sort.

Aside from the city, there are no settlements of any importance in Shelby county, although river landings and cotton platforms are numerous enough. The nearest town of any note is Hernando, Miss., twenty-two miles distant southeast. West Memphis, on the Arkansas side of the river, barely merits remark. There is one Spa near Memphis, Raleigh Springs, seven miles out, over which distance a suburban dummy line is projected from the city, and built in part.

SUBTERRANEAN STRUCTURE.

MEMPHIS rests upon a solid substructure of alluvium twenty feet thick, deposited by the Mississippi upon a stratum of twenty-four feet of sand and gravel overlaying hard clay 150 feet thick; underlying which is sand again to a depth of 700 feet. It is in the midst of a great artesian basin, extending from the highlands of West Tennessee to those of Arkansas in which the White river has its source, a breadth, the geologists say, of 200 miles; and beneath it, in the lower sands, is an exhaustless storehouse of the finest and purest water on earth. The Chickasaw bluffs are of the Tertiary period. There is sandstone in the depths beneath them, but not accessible for building purposes in the vicinity of the city. An excellent quality of brick-making clay, however, is everywhere abundant near by.

THE CITY GOVERNMENT.

MEMPHIS is governed by a Legislative Council of eight members, which is subdivided again into two boards, one of Fire and Police Commissioners, of three members, and the other of Supervisors of Public Works, of five members. Two boards, one of Health and the other of Public Education, exercise authority over their respective arms of the public service, independent of the Legislative Council. The Council appoints all the subordinate heads of department, the City Attorney, Chief of Police, Chief of the Fire Department, and Chief Engineer of Public Works, and also minor officials like the wharf and market masters, keepers of parks,

etc. The Board of Health appoints the Health Officers, and the Board of Education the Superintendent of Public Schools.

The Legislative Council has direction and control of all the ordinary business of the city, its finances excepted. Under the form of the taxing district, the Legislature still levies the taxes for Memphis, and these are collected by the County Trustee, who is *ex-officio* Treasurer of the city. The Legislative Council is responsible to the State Legislature for its management of the public affairs. Its president exercises the functions of a Mayor and Recorder of the Police Court. This office is held by W. L. CLAPP at present.

FINANCES AND PUBLIC WORKS.

FROM the last report of the Legislative Council of the city available (that of the year 1891), it appears that the city taxes are levied upon a basis of \$60,750,000 assessed valuations, of which \$52,380,000 is the assessment upon real estate. The rate of taxation, \$1.75 on the \$100 of valuation, produces, with the license collections, wharfage receipts and other income, a total revenue of \$950,000 in round numbers, a year, out of which the disbursements necessary to carry on the city's business are about \$800,000. The annual expense of the various departments is about as follows: Police, \$56,000; fire department, \$68,500; public schools (new buildings included), \$52,000; public works (streets, sewers, parks, etc., included), \$250,000; health department, \$67,000; city hospital, \$11,500; street lighting, \$23,500; official salaries, \$52,000; sinking fund, \$35,000; and the interest account of the city debt (which is now about \$3,200,000, all funded), \$312,200.

The improvement of the sanitary and financial conditions, especially in the last twelve years, to which this community has bent its energies, is particularly noticeable in a grouping that may be made of some of the largest items of the city's balance sheet, namely: The sums appropriated for public works (sewers largely), \$250,000 annually; for health and hospital, aggregating \$78,500 and over; and the sinking fund and interest account, \$337,200. Precaution, indeed, seems to have been fairly exhausted to fortify Memphis against a recurrence of the evils which the city formerly suffered by laches and misgovernment.

The department of Public Works has been made, by the necessities of reform and the growth of the city, the most important of all

the arms of its public service. The chief of this department, NILES MERRIWETHER, has charge of all the grading, paving and other street work and bridge and sewer construction. About twelve years ago, the famous engineer, Col. George E. Waring, was engaged by the city to project a sewer system for it, and about two and a half million dollars has since been expended in carrying out, with some modifications, his plans; with the result that Memphis is now one of the best sewered cities in the world, and also that by this means, along with strict sanitary inspection, its death rate has been reduced in ten years from 23 to the 1,000 to 16. It has fifty miles length of mains and branches, forming a system nearly complete for the city proper, and, in part, for its largest suburb, Chelsea. The system adopted is the Waring "Separate" system, and its only shortcoming is that it fails to provide for storm water drainage. The mains are of brick and vitrified clay pipe, and, in places, of cast iron; they drain into Wolf river, to the north of the city, and thence into the Mississippi. For the surface drainage, the grades are fixed so as to utilize, as far as possible, the natural drainage channels of the city's site. The natural surface grades are excellent in the main, and, as the grading and paving of streets proceeds, are continuously improving.

STREETS, PARKS, ETC.

THE area of the city proper is 2,537 acres, or, in round numbers, four square miles. There are about eighty miles' length of streets and thirty miles of alleys laid out, and about twenty miles' length of these streets have permanent pavement in excellent condition, and eight miles of the alleys besides. The pavements are of various materials, brick, cedar block, gravel, limestone, and, to a limited extent, granite. The railroad corporations, street and steam, are required to pave those streets on which they have franchise to run, with pavement suitable to the conditions prevailing thereon. The Citizens' Street Railroad Company, in accordance with these requirements, has but lately finished the work of paving 3,800 feet of Main street, from curb to curb, with granite on a concrete foundation. The cost of this work to that company will approximate \$125,000, a saving of just so much to the city itself. Sewer and street work is paid for entirely out of the general levy of taxes, except that the abutting property pays for sidewalks. The city expends from

\$100,000 to \$130,000 a year for street paving and repairs alone. It has now under way between two and three miles of street work and two or three miles more of sewers.

Memphis is sadly deficient, we must admit, in one characteristic of a metropolis, the provision of a large suburban public park for its citizens to relax in. The want, however, is scarcely felt where there are so many maintained by private enterprise, especially those that are terminals of the street railway lines, "East End," "Magnolia" and Jackson Mound Parks. Reference has been made to these heretofore, however, and it will scarcely be necessary to say more than this concerning them.

SANITARY CONDITION OF THE CITY.

To the Board of Health is committed, not merely the duty of sanitary inspection, but it is armed with peremptory police powers. Few cities, indeed, anywhere, have enacted such rigorous laws to provide for the safety of their inhabitants in this respect as Memphis. Officers regularly inspect every habitation; plumbing is required to be done in the most expert modern fashion; garbage is removed daily by the city's own force; wells, cellars, stables, sinks even, are cleansed thoroughly and repaired by the health detail whenever occasion requires it; and nuisances are abated perforce. The strictest quarantine is enforced against infected districts of the country, and, with all these measures taken, there is hardly a possibility of the spread of contagion, should it be imported. The past experience of the community has been a lesson that sunk deep.

Although the death rate of the city is considerably augmented by the mode of life and characteristics of its very considerable population of negroes, the mortality by the latest reports of the Board of Health is but 16+ to the thousand for both races, and but 13+ for the whites. It is increased here by the deaths in numerous hospitals and infirmaries, established by the railroads and by physicians, for treatment of people resident without the town. The general healthfulness is indicated in a table which shows that the greatest number of deaths was by diseases prevalent—common, at least—everywhere, as consumption, for instance, and the ailments of children. DR. D. F. JACKSON is the present health officer of the city.

THE WATER SUPPLY.

MEMPHIS has been forward in another particular, and one, too, of the utmost importance to the comfort and well-being of its people, and to the development of its industries as well, viz., the provision of an ample and wholesome water supply; a particular, in fact, of extra importance to it in view of its experience, its circumstances and necessities; and, although, this provision has been made by private enterprise, a large share of its accomplishment must be credited to the public spirit by which that enterprise was furthered.

The works consist of about forty artesian wells sunk to a depth of four or five hundred feet into the water-bearing sands beneath the city; a pumping plant of 30,000,000 gallons daily capacity, so constructed as to permit of enlargement when necessary; a stand pipe to regulate the pressure in the distributing system of the works, 20 feet in diameter, 160 feet high, and of 375,000 gallons measurement; and 50 miles length of mains, obtained by purchase from the old Wolf River company, when it retired from the field; the whole representing an expenditure of \$1,750,000.

The wells have been sunk along and adja-



RESIDENCE OF S. C. TOOF.

The public water supply of the city was formerly obtained from Wolf river,—a stream which was very much contaminated by surface drainage—from cisterns and from wells. The source of supply is, at present, as we have heretofore hinted more than once, artesian, and the works are certainly unique, among those of this country at least, by reason, to begin with, of the very boldness of the undertaking, and because also of the novelty of their construction, a novelty requiring entirely new hydrographic, engineering and mechanical problems to be solved. These works are established upon a scale commensurate with the prospective growth of the city, as well as of present needs. No city as large as this is supplied from artesian works.

cent to the Gayoso bayou and the L. & N. road in the northwestern part of the city. They are in parallel rows that are about 100 feet apart, which also is about the distance that separates them one from another. They extend over a total length of three or four thousand feet; a diagram showing their superficial location would be something the shape of the letter L; and the pumping station, shown thereby, would be not far off from the greater angle of the letter.

The wells have a diameter of six and eight inches. Lines of pipe extending from them connect with a water tunnel, five feet in diameter, over 8,000 feet long, and situated 80 feet under ground. This tunnel leads to a cistern.

or wet well, from which the steam pumps take suction, a chamber 12 feet in diameter and 80 feet deep. The dry well, containing the pumping machinery above it, is 38 feet in diameter and 50 deep.

A prodigious iron cap or lid to the wet well prevents its waters from rising among the machines; for the pressure from beneath, of the living waters that have been imprisoned perhaps for ages, is sufficient to force the flow five feet above the level of the river at high water stage; thus showing that the grand reservoir, which has been tapped far down below this city, has other sources than

of repeated filterings through the pores of old Mother Earth.

As for the quantity of it available, the geologists agree that Memphis is centrally situated with respect to that vast trough, filled with the alluvial accumulations of ages, which deposits form the crust of the earth in the Lower Mississippi valley. This trough, it is interesting to learn, was the bed of the Gulf, when the sea had an arm extending to Cairo. At Memphis it is at least 200 miles wide. Its bounds on the east and southeast are plainly indicated by a high ridge in West Tennessee and Northern Mississippi, about 80 miles distant from the



RESIDENCE OF S. WATKINS OVERTON.

the Father of Waters, or his' tributaries hereabouts.

The capacity of the works is now two-fold greater than the demand upon them. To enlarge them it is simply necessary to sink more wells and add more pumps. About 8,500,000 gallons are now supplied the consumers daily, a quantity ample for domestic and manufacturing consumption, the fire service, and all other demands; more, in fact, in proportion to population, than most cities enjoy. The water is "clear as crystal, sparkling as champagne." Tests made by Prof. Mallet, Dr. Chas. Smart, U. S. A., and other distinguished experts on the subject, disclose it of extraordinary purity; the result, probably,

city, which is at the head of the Wolf and the Loosahatchie rivers, and its rim to the west is the highland source of the White river of Arkansas. The strata encountered in boring a well here to the permanent source of supply in the water-bearing sands, 200 feet deep, are as follows: 20 feet of bluff loam (the surface soil), 24 feet of sand and gravel, 150 feet of hard clay, this last, the roof to the stratum of sands that holds the water, a roof which, once penetrated, discloses beneath it 700 feet of basin, practically, although hard packed sand, into which the inclination of the strata on either hand, to the outer edge of the great trough, carries the underground drainage of a vast scope of country; not the surface drainage, how-

ever, as the overflowing of the wells, and the impervious layer of clay above the sand demonstrate.

The success of this company in its undertaking suggests the practicability of similar works for all the cities and settlements of the valley; and in the respect that these would conduce to the improvement of health everywhere in it, the disclosure thus made is one of more than merely local interest.

The company is permitted, under its charter and franchise, to charge a rate approximating those of Kansas City, Atlanta and Nashville, cities whose charges for water are very reasonable.

STREET LIGHTS.

MEMPHIS is thoroughly and brilliantly illuminated at night by both gas lights and the electric spark. Two local companies have contracts to light the streets and all public places.

The MEMPHIS GAS LIGHT COMPANY, a corporation organized by local capitalists, and still owned almost exclusively by citizens of Memphis, was incorporated by special act of the State Legislature, November 20th, 1851.

It had for its first Board of Directors, William Ruffin, Robertson Topp, Henry C. Walker, T. S. Ayers, J. M. Williamson, A. P. Harris, and Miles Owen.

William Ruffin was the first president, C. A. Stovall, first secretary, and John Mowton, Jr., the first superintendent of this company.

A detailed description of this plant could hardly be considered necessary to fulfillment of the purpose of this volume; but some few facts concerning the capacity might be of interest. When the original works were completed, they had a capacity of 50,000 cubic feet of gas per diem, and about three miles of mains. At present the works have a capacity of 1,500,000 cubic feet of gas per diem, and they have about 75 miles of mains ramifying the city. The plant represents \$1,000,000. The company has \$750,000 capital stock.

Its charges to private consumers are \$1.75 per thousand cubic feet for illuminating purposes, \$1.50 per thousand feet for fuel and power. Its products are made from coal and oil, using about 70 per cent coal gas and 30 per cent water gas, made by the Springer process.

These figures themselves illustrate the extraordinary energy applied to the extensions of these works to keep pace with the demands and growth of the city, but they hardly afford

a sufficient explanation of the enterprise exerted for the purpose of keeping up the quality and supply of gas.

The Company's present officers are: Napoleon Hill, T. K. Riddick, R. Dudley Frayser, Jno. S. Bransford, Jno. W. Bailey, Jas. Nathan and N. M. Jones, directors. The executive officers are, N. M. Jones, president; D. F. Jett, secretary, and Jas. T. Lynn, engineer and superintendent.

The company furnishes the city with gas for over 600 street lamps, and for the City Hall and all city buildings. Its business is naturally increasing as the city grows, and new territory is added, requiring to be lighted.

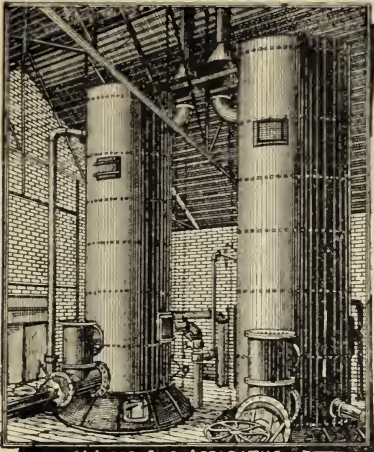
The EQUITABLE, another gas company, which has thirty-five miles of street mains laid, and about \$800,000 invested in its works, supplies about 400,000 cubic feet of water gas daily, made by what is known as the Jerzmanowski "Baby process," which is patented. Its prices are the same as those of the company just described.

The MEMPHIS LIGHT & POWER Co. monopolizes the electric lighting field at Memphis. It is a combination of Thompson-Houston and Brush interests, having \$600,000 invested in one of the largest plants in the South. It furnishes its patrons about 350 arc lights and 150 incandescents, 150 arcs under contract with the city, and supplies, besides, small motors to about 225 of the minor manufacturing establishments here.

POLICE AND FIRE DEPARTMENTS.

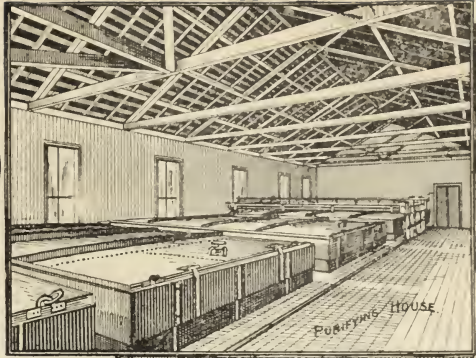
A POLICE force of fifty-two men is maintained to preserve the peace and dignity of the community. Order is, generally speaking, kept by this small force, and crime easily restrained within bounds. Although the class of petty offenders is mostly recruited from the colored population of the city, the race here is disposed to be law-abiding, and is not, under ordinary circumstances, especially unmanageable. The police enforce Sunday closing, even against barbers, and gambling proceeds, covertly, if at all. The social evil is regulated by means of a registry system, and this registration is the duty of the police.

CHIEF W. C. DAVIS has had twenty-three years police service, and has been chief since 1880. He has an exceptional personal record in respect of courage, judgment and activity; and, while he has had many hair-breadth escapes in the discharge of his duty, has come

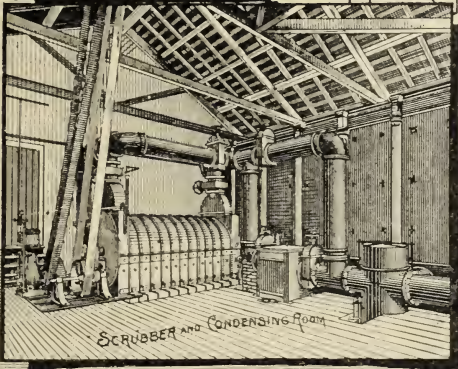


WATER GAS APPARATUS

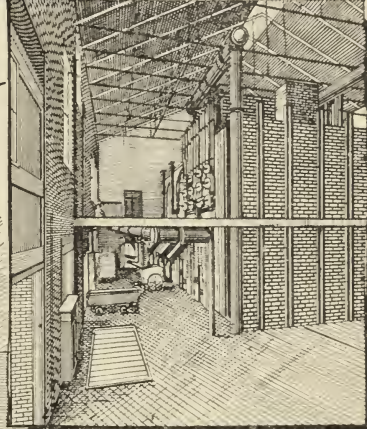
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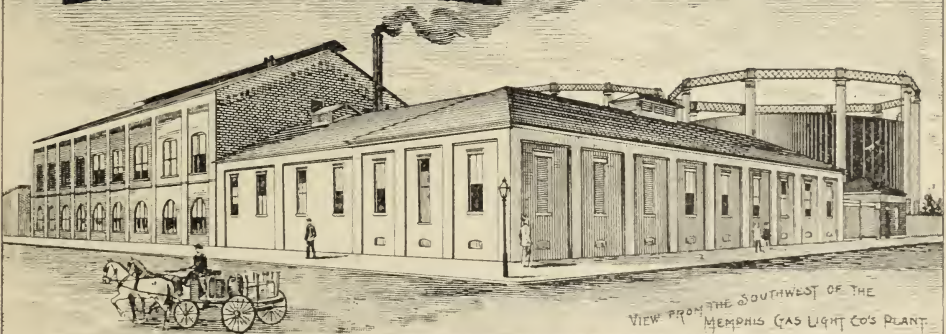
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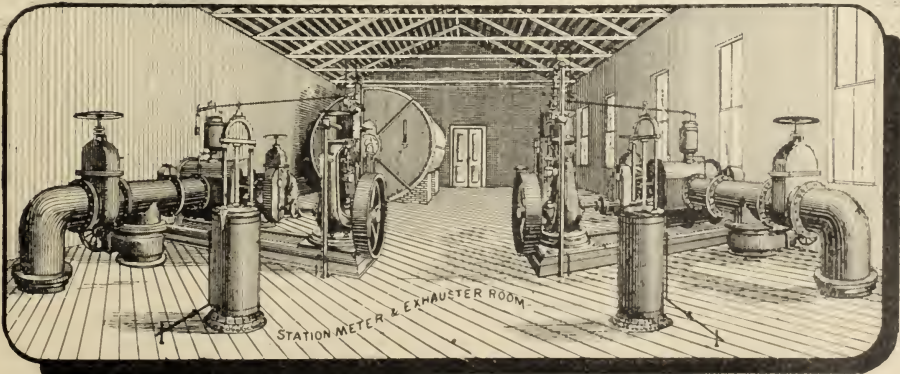
SCRUBBER AND CONDENSING ROOM



RETORT HOUSE



VIEW FROM THE SOUTHWEST OF THE
MEMPHIS GAS LIGHT CO'S PLANT



STATION METER & EXHAUSTER ROOM

out of all so far unscathed, and with the good fortune to have no failures where he has been charged to make an arrest.

Col. Davis is a native of Tipton, a county adjoining this of Shelby, in which Memphis is. He enlisted for the war at the age of 16, along with his father. After the battle of Frankland, Tenn., he was promoted from the ranks to be second lieutenant, upon recommendation of his colonel and by order of Gen. Forrest, under whom he was doing service. This promotion was the reward of gallant conduct in action that day. For a time after the war he was a merchant here, and then he accepted a place on the force. He has served through three epidemics and through other eventful seasons here. He is married, is the head of a household of six living children and has two dead.

A paid corps of fifty-nine officers and men affords the city protection against fire. This department has an equipment of five steamers, the same number of reels, two chemicals, and one truck and sixty horses. The chief of this department, JAMES BOURKE, reports the pressure and volume of water provided by the three ten-million gallon pumps, of the new artesian water works of the city, ample for fire service.

This department is considered by the citizens and the underwriters, who are directly interested in its work, an efficient one. The losses by fire, last year, upon properties which were insured for an aggregate of \$1,553,000, were but \$370,000. There are no conditions calculated to make extinguishment of fires at Memphis especially difficult. In the cotton compresses and storage yards apparatus and men are employed to guard against fire particularly. High winds seldom prevail, and, while the residence quarter in large part is wood, the streets are wide and the houses stand mostly well apart.

PUBLIC SCHOOLS OF MEMPHIS.

The public schools of Memphis are managed by a superintendent chosen by the five members of the Board of Education, elected by the citizens. Besides the \$50,000 annually appropriated for the schools by the city, the State and county contribute a sum which, with other funds received, brings the total expenditure for popular education at Memphis up to about \$175,000 a year. A liberal public spirit, with respect to the schools, is indicated by the

fact that five new buildings have been erected for them within the last two years, at a total cost of \$100,000.

The system of instruction at Memphis differs little from that of the other large cities. There are two high schools, and special teachers of elocution, music and drawing employed. The course in the high schools is shaped so as to be preparatory for college. Parents must provide the text books, unless indigent. Of the 15,000 children of school age in the city, at last accounts, 6,100 were registered as in attendance at the public schools. Of these, 3,544 were white and 2,530 colored, for the latter of whom four schools are provided, affording them equal facilities with those enjoyed by the children of the whites. The teachers employed number 107. They are paid from thirty to one hundred and seventeen dollars per month, according to the position they occupy.

The Memphis school system does not embrace either normal, technical or kindergarten schools. It is the common school, pure and simple.

There is a night school, the HOPE SCHOOL, supported by the generosity of citizens, which, although not under control of the school board, may be considered an institution auxiliary to the public schools, and supplementary to them in character. The Superintendent of Schools at Memphis is CHAS. H. COLLIER.

THE PRIVATE SCHOOLS.

IN addition to the educational facilities of its free schools, Memphis has those also of the parish schools of the Catholic Church, St. Peter's, St. Mary's and St. Bridget's, and of the Lutheran congregation of the city. And of schools of the academic sort, it has the Christian Brothers' College, which, like those of that religious order elsewhere, is a graded and boarding school for boys and young men; the Leddin Business College, one of the best attended in the South, and three prosperous seminaries for young ladies, those hereinafter described. Academic advantages are accorded the colored youth also in two institutions established by Northern endowment, but sustained largely by assistance of contributors here, the Le Moyne Normal Institute and the Baptist Bible and Normal School, both which are in flourishing condition. Le Moyne has a \$20,000 endowment, and no less than seven hundred pupils enrolled. Manual training is one of its many features.

THE HIGBEE SCHOOL, fronting Beale, Jessamine and Lauderdale streets, in Memphis, is seated in the midst of attractive grounds, a glimpse of which is permitted in the cuts accompanying this matter. "The Higbee" is one of the most prosperous, notable and useful educational institutions of the Lower Mississippi Valley, which is, in the business sense, its field; but by its widely extended reputation, it draws patronage from even more distant States than any of these. It is a chartered institution, with leading business men of the city for its

the best instruction may be had. At the last term ('91 and '92) it had 300 students, figures indicating the favor and esteem in which the school is held throughout this section. To those who have given it attention, its record speaks for itself.

As to its methods, these are in line with the most advanced modern educational aims. They are set forth in an illustrated catalogue-circular of the school which will be mailed to those interested.

It was the original purpose of this school,



HIGBEE SCHOOL.—MISS JENNY M. HIGBEE, PRINCIPAL.

trustees and stockholders; but it is controlled and managed almost entirely by its principal, MISS JENNY M. HIGBEE, a lady of very many years' experience as an instructor in the higher branches, and of marked qualifications for her vocation.

It is a boarding school for young ladies, and day school for young children, with a faculty of twenty-three, and a staff of five lecturers. Its various courses embrace all the branches taught in the best schools elsewhere, a school of music and an art studio included, in which

and has been the constant desire of its management, to give, in a home institution, opportunity for a practical and comprehensive education. This has been accomplished. The *Appeal-Avalanche* of May 12, 1892, in a summary of the educational advantages of Memphis, says:

"For twenty-five years Miss Higbee has been actively engaged in training the young minds of Memphis, and her prosperity is only a proof of the high rank of her teaching.

"The school counts its friends by the thousands, and they are among the most highly respected fami-



HIGBEE SCHOOL, SHOWING GROUNDS.

lies in the South. Miss Jenny M. Higbee is almost as popular in Alabama, Arkansas and Mississippi, as she is in this State."

JOHN OVERTON, Jr., president of the Tennessee Midland Railroad and one of the leading capitalists of the State of Tennessee, is president of the Board of Trustees of this school; N. FONTAINE, of Hill, Fontaine & Co., merchant princes of the South, vice-president; JOHN JOHNSON, of the Phoenix Insurance Co., secretary, and J. A. OMBERG, cashier of the Bank of Commerce, treasurer.

ST. AGNES' ACADEMY, Vance street, near Orleans, is a boarding school for young ladies, established forty-two years ago. It is under

The academy buildings are comfortably constructed, heated with steam, properly ventilated, supplied with bath, laundry, and all modern improvements. Progressive, of to-day, likewise, is the management with respect to instruction; abreast of the times in phonography, type-writing and the additions as they are made to the good old scheme of a liberal education and polite accomplishments. Not too forward, however, in new-fangled ways the Sisters; their vocation with them is a duty, sealed with a vow not lightly to be regarded: so that the ideal must wait sometimes on the practical; the old fashion is often the best.

It is the maternal supervision given in the



RESIDENCE OF DR. WM. HEWITT.

the management of the SISTERS OF ST. DOMINIC, of whom Mother Regina is local Superior.

This school is delightfully situated in the residence part of the city. It stands in the midst of grounds of eleven acres area, which are adorned with shrubbery and shaded by the original growth of forest trees that were on the site when it was first occupied for this purpose, now grown to be veritable greenwood majesties. To scenic attractions this spot adds the charm of an open, cool and healthful environment; on the whole, a place, with its sylvan graces and pleasing face, likely to exert that cheerful effect which joyous nature has upon youthful minds.

school that commends it; as in the family, there is perfect freedom, and, as in the family, accountability. The education, the good Sisters hold, is lacking which adorns the mind but neglects the heart.

To the public generally, the methods employed for instruction and the courses of study are familiar. Parents and friends see these exemplified at the Commencement exercises; and, at all events, the reputation of these Sisters as instructors is too well established to require encomium. The hundreds of graduates that have issued from this institution in the last forty years, to adorn the home and social circles with the substantial and graces of

mind and disposition, are the living illustrations to which it points for answer as to what has been accomplished by it.

This school now has fifty boarding and 125 day pupils. Pupils are admitted from four years up. Terms are made known upon application to the Mother Superior.

The CLARA CONWAY INSTITUTE, 259 Poplar street, Memphis, is one of the best and most successful of Southern seminaries; most successful in the sense of educational as well as financial results; best in the particular of location, appointments and facilities generally. It was established by Miss Conway in 1877, and was chartered in 1885. It has a board of trus-

State whose pupils are admitted to Vassar College without examination.

But, while this is the principal purpose of the school, and, while that purpose is carried to the fullest extent, the graces of life are not neglected in a too earnest pursuit of the merely practical. Drawing, painting, elocution and other accomplishments have earnest attention. The conservatory of music is complete in all its details, and the gymnasium is finely and thoroughly appointed.

There are four courses of study, the classical, English, literary and special. The departments of the school are the primary, intermediate, academic and preparatory for college. The aim



RESIDENCE OF W. M. RANDOLPH.

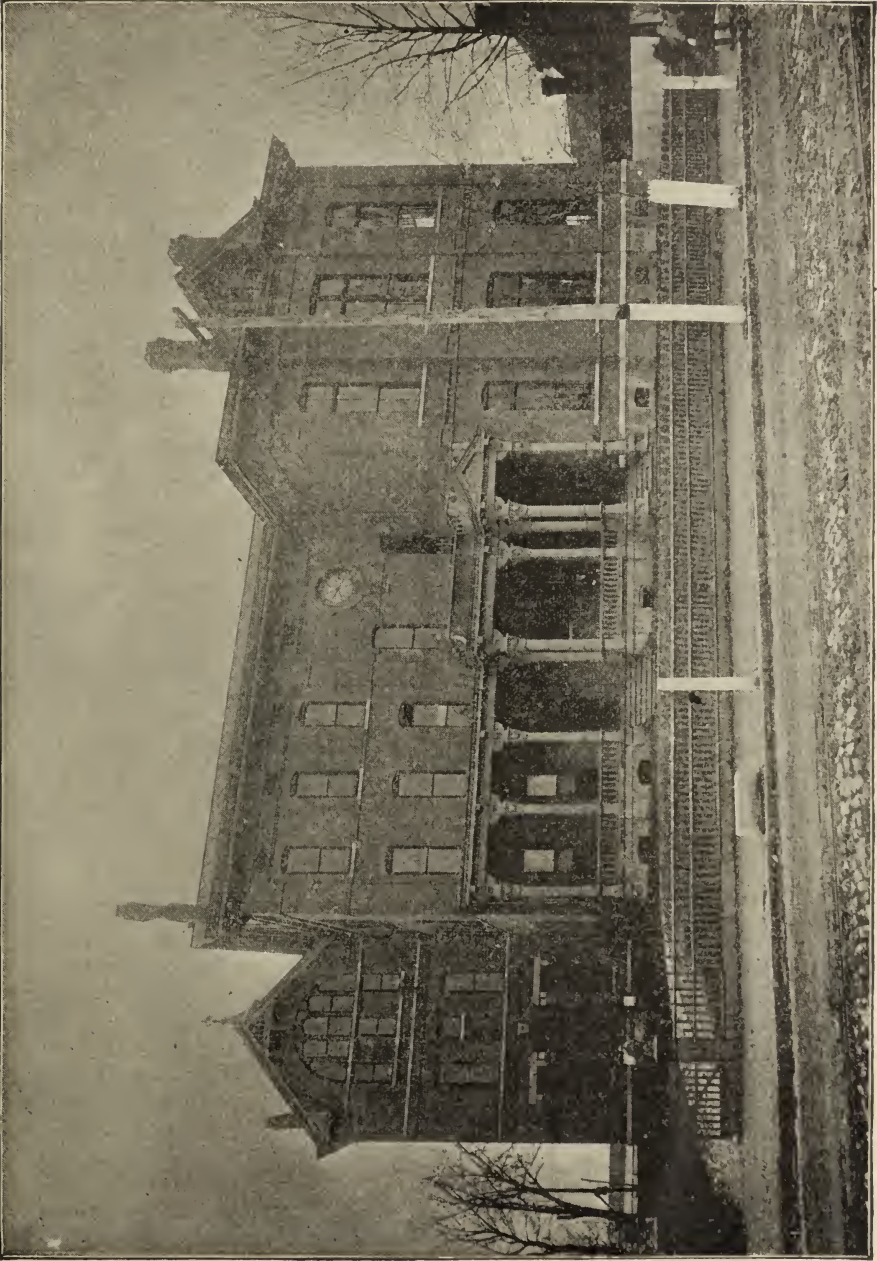
tees of local business men to the number of 21, a faculty of 29 members, and nearly 300 pupils, children of the best families, not of Memphis only, but of the Lower Mississippi Valley, the Gulf States, and, in fact, the whole Southwest.

The prime object of this institution is to fit girls for an independent living by equipping them with as broad and liberal an education as is open to their brothers. The degree to which success has been attained in this effort is indicated by the fact that eight of the teachers are graduates of this very institute, and many others are in occupations that afford them self-support. It is the only school, indeed, in the

of the management is to make each of these complete as far as it goes; to impart instruction in every branch with all possible thoroughness.

The school buildings are handsomely situated in the residence quarter of the city. They cover, with their yards and play grounds, one of the suburban squares of Memphis. A view accompanying this matter illustrates one of them.

These structures have every modern improvement. They are well lighted and heated, and cheerfully furnished. Nothing of importance has been overlooked on the score of health; everything possible is done to make the work of pupils interesting and attractive. Miss



CLARA CONWAY INSTITUTE.

CONWAY, the principal, has been a teacher at Memphis for over twenty years. The strong financial backing of the stock company interested with her sufficiently exemplifies her reputation in the business without further comment. A. W. NEWSOM, prominent as a merchant and man of affairs here, is president of the Board of Trustees of the school; T. J. LATHAM, president of the Artesian Water Co., vice-president. With these are associated as trustees, as we have said, other of the most substantial residents of Memphis. P. MCINTYRE, one of these leading citizens, is regarded by Miss Conway as the Institute's "corner-stone."

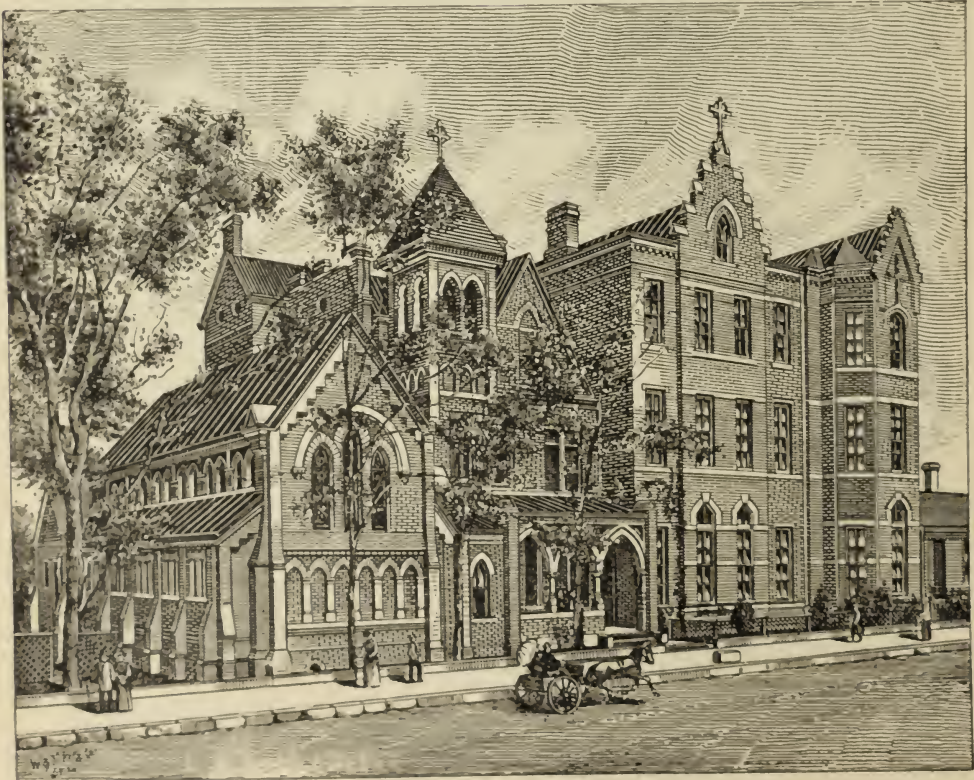
ST. MARY'S SCHOOL, 366 Poplar street, Memphis, is under charge of the SISTERS OF ST. MARY of the EPISCOPAL CHURCH, who have similar schools in the North, and who pursue the vocation of teaching as a religious and life-long obligation. Their schools, therefore, have the merit of a management pursuing its work for the work's sake, and not from either mercenary or worldly motives. Hence it is that

these schools have achieved reputation for thoroughness in instruction, and as having first-class facilities for the moulding of their wards in disposition and heart, as well as mind.

The one here was established in 1873. It occupies buildings of modern architecture and appointments, handsomely located in well-kept grounds. It has 120 pupils, the daughters of the best people in Memphis and its vicinity. It makes no boast of a wider range or better system of instruction than any other; but it has sixteen experienced teachers, among them instructors in art, French, the classics, the sciences and elocution. It has a kindergarten school and optional courses for delicate pupils, and special students are admitted to any branch of study.

Graduates are prepared to enter Wellesley, Bryn Mawr, or Vassar Colleges.

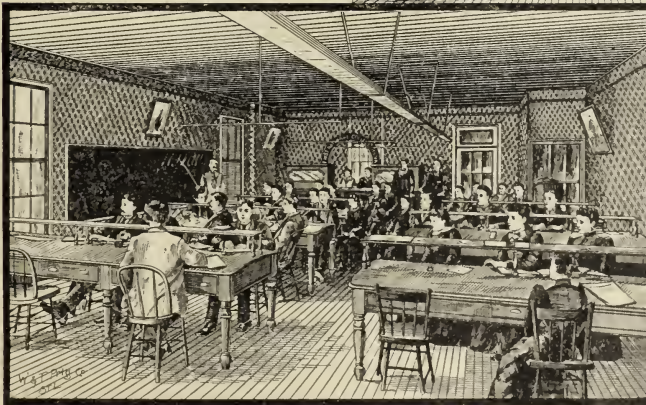
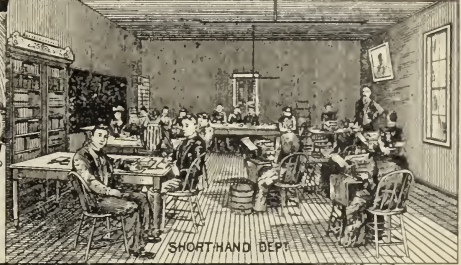
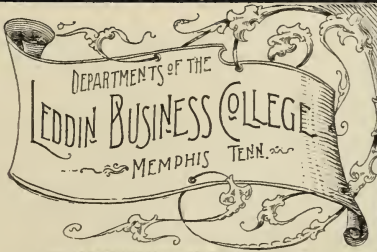
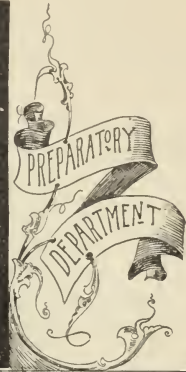
Graduates in the school of elocution, St. Mary's, are prepared to enter the last year's course at the College of Oratory, Boston. This department is under Miss N. M. GAIGE, a graduate and former teacher of that college.



ST. MARY'S EPISCOPAL SCHOOL.

The department of music is under Miss N. MUSSEY, a superior teacher from the Conservatory of Music, Berlin. The pupils in music

art work, Shakesperian plays, exercises in expression, physical culture and gymnastics occur frequently, to enable patrons to judge of



attend the best concerts, oratorios and operas, given in Memphis.

The department in art is under Miss M. D. FENNER, a former student of the Art League of New York, and pupil of Bouguereau and Tony Robert Fleury, of the Julian Academy, Paris.

The French course is under PROF. P. M. RODET, of Paris.

Courses of lectures upon history and literature, by the best lecturers to be obtained, are given each year. Musical recitals, exhibits of

the progress and proficiency of the pupils' work.

Pupils graduating in any or all of the four courses of English, mathematics, science and classics receive the diploma of the school. Those who complete the three years' course with honor receive a gold medal for scholarship.

The LEDDIN BUSINESS COLLEGE, 238 Main street, is the most notable of the institutions devoted to the training of youth in commercial practice at Memphis, or, for that matter, even

in the State. It is an old school, with a solidly established reputation. It was chartered by act of the Legislature of the State in 1867; but it was then already several years established.

It derives its name from its founder, T. A. Leddin. He conducted it from 1864 to 1887. It was then purchased by Mr. W. T. WATSON, an experienced and proficient teacher, under whose management improvements have been

it was first organized. It has a staff of competent teachers and 160 pupils. Theory and practice are pursued together from the start, in the branches taught, viz., shorthand, typewriting, telegraphy and railroading, as well as the ordinary business lines. To illustrate the transportation business clearly, a miniature railroad carrying goods is operated between one department of the school and the others. This is the system of instruction pursued in all the branches taught; *i. e.*, practical application of theory as the student proceeds.

Scholarships in the college are \$50, good for six months' schooling. There are no vacations. The journal of the school, published semi-annually, explains more in detail its plan and characteristics. It will be mailed on request.

ST. BRIDGET'S PARISH SCHOOL, situated at Third and Overton streets, adjoining St. Bridget's Church, is a graded school, embracing the elementary departments, and proceeding gradually to more advanced courses; to descend into detail, a school giving the first lessons in religion, reading, writing and ciphering, and progressing to a more thorough knowledge in Christian doctrine, spelling, grammar, penmanship, geography, United States history, theoretical and practical composition, bookkeeping, typewriting, botany and music. The attendance is about 200 pupils. It is conducted by the SISTERS OF CHARITY, from Nazareth, Ky., under the direction of the Franciscan Fathers, reference to whom is hereinafter made.

ST. MARY'S SCHOOL (ROMAN CATHOLIC), situated at Third and Market streets, adjoining St. Mary's Church, is a select school, which is graded

with primary, intermediate and advance studies. Special attention is given to the rudimentary branches—religion, reading, writing, ciphering and German; at the same time, also, to complete courses in Christian doctrine, grammar, spelling, geography, United States history, Ancient and Roman history, theoretical and practical composition, mathematics, algebra, bookkeeping, typewriting, phonography, or shorthand, and music, both vocal and instrumental. Besides this, perfect penmanship, drawing, painting, and plain and orna-



ST. MARY'S CATHOLIC SCHOOL AND CHURCH.

made in its methods, and many new pupils attracted.

Mr. Watson is a graduate of the law department of Cumberland University, Lebanon, Tenn., class of '86, and had conferred upon him at graduation the degree of L.L. B. For several years formerly he was principal of the Bryant & Stratton Business College at Nashville, and was also principal of the Business University of Texas for a period of two years, just prior to his purchase of this school.

It occupies two floors of the building in which



ST. BRIDGET'S SCHOOL AND CHURCH.

mental needle work have also due consideration. The attendance at St. Mary's is from 250 to 275 pupils. It is conducted by the SISTERS OF ST. FRANCIS, from Lafayette, Ind., under the immediate supervision of the Franciscan Fathers, residing at 61 Market street, and belonging to the province of the Sacred Heart, whose headquarters are at St. Louis, Mo.

The MEMPHIS HOSPITAL MEDICAL COLLEGE situated on Union avenue, opposite the city hospital, was established in 1880, through the efforts of leading practitioners of medicine here. Out of this foundation has grown a school of facilities equal to any, certainly, in the South. The college occupies a commodious structure of brick, 60 by 180, and three stories, modern in its furniture and appointments, and healthfully and pleasantly situated on one of the principal residence streets. A cut of it lightens the matter of this page. But, owing to the remarkable growth of the institution, the present quarters of the college have been

found inadequate, and a new building is to be erected at once, of capacity and conveniences ample, not only for present needs, but for future increase.

It has enrolled now nearly 300 students, and diplomas were issued by it last March to eighty-four graduates, all residents of this and the States adjacent; and, for its faculty, it has the most proficient members of the profession here: DR. F. L. SIM, its dean (elsewhere noticed herein), and Drs. A. G. Sinclair, W. B. Rogers, R. B. Maury, Alex. Erskine, T. J. Crofford, B. G. Henning,

Alsten M. West, D. D. Saunders, and S. A. Rogers; as a group, certainly the most distin-



MEMPHIS HOSPITAL MEDICAL COLLEGE.

guished and successful of the local medicos. The regular course is six months, beginning with October.

The lectures at this institution are in its own college amphitheater, or in the clinical amphitheater of the hospital; the supply of material for dissection is, by reason of the connection of

the school with the hospital and other public institutions, abundant and free. The chemical and physiological laboratories and museum are thoroughly appointed. And Memphis, it is scarcely necessary to add, as the business center of the lower valley, affords all the living and social advantages of the larger cities.



SOME PHASES OF SOCIAL ORDER.



NOTICEABLE everywhere at Memphis are those phases of city life that are the characteristics of a metropolis—noticeable especially in the Vanity Fair of its out-door existence; in the interminable parade, obstructing its wide, cleanly and well ordered thoroughfares, the endless cavalcade of electric and dummy street cars, smart looking London equipages, cotton floats, advertising vans, perambulatory banana stands, push carts, equestrians upon fiery steeds and bicyclists upon wiry ones; in the incessant promenade of exponents of the very latest Paris modes along the sidewalks, the club-house loungers, matinee loiterers, peripatetic sandwich men, toy balloon venders, fakirs at the corners, with their auditory of rustics; and in the gilded fronts of bar-rooms, restaurants and department houses; and last, but not least, of metropolitan manifestations, the bulletins daily hung out of the newspaper offices.

THE DAILY PRESS.

THE press of Memphis is, in a double sense, a reflection of the life, spirit and sentiment of the community. It is not merely a purveyor of news; it occupies handsome quarters; it sets an example in the matter of architectural improvement. The leading morning daily, the *Appeal-Avalanche*, occupies a six-story building on the principal street of the city, and has an equipment of the finest sort, including among other appointments, the Mergenthaler typesetting machines. This paper has a history:

THE APPEAL-AVALANCHE is a union of the *Appeal*, which was established in 1840, with the *Avalanche*, which was started in 1855, the latter purchased by the former in 1890. During the war the *Appeal* was constantly on the march. When the Federal shells became too hot for it in one place, it moved its sanctum to another. Its first move was to Grenada, Miss.; thence it went to Jackson, in the same State; then it journeyed to Atlanta, Ga., from there to Montgomery, Ala., and back again to Macon and Columbus, driven virtually from pillar to post by the fortune of war. During those piping times it appeared pretty regularly, and it was then, as the *Appeal-Avalanche* is now, the voice

of the Southern people; the paper whose editorial was more widely quoted than any other in its section.

When the war ended, the exile returned and readjusted itself to the changed conditions in its old home. In 1857, as much as \$20,000 was offered for the *Appeal*; in 1865, when it resumed publication here, it made practically a new start, and since that time it has been identified with all that is truest and best in the life of Memphis. By absorbing the *Avalanche*, it gained complete ownership of the valuable Associated Press franchise, which was previously owned jointly by the two papers. It has also the exclusive control of the United Press service for this locality, as well as a special service of its own, covering all the commercial tributaries of the city.

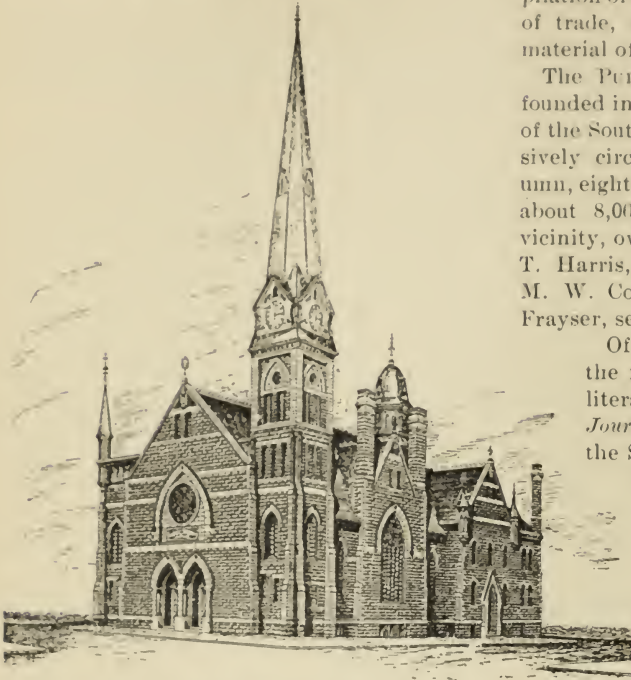
The home of the *Appeal-Avalanche* is the best equipped newspaper building in the South. It cost \$250,000. There is an illustration of it on page 12 of this work. This building was constructed for it by one of its proprietors, MR. W. A. COLLIER, the president of the *Memphis Appeal Co.* Associated with Mr. Collier in the management of the *Appeal-Avalanche*, is Mr. Thos. D. Taylor, business manager, and Mr. A. C. Mathews, editor-in-chief.

Since the present management took charge of it, in May, 1891, the paper has achieved some notable journalistic triumphs, one of them in the shape of an illustrated trade review of 48 pages, August 30, 1891, which, bound in a lithographed cover and stitched in its own office, was entirely a home product; and, for another, a special "Bridge" edition, on the occasion of the completion of the new bridge here, which issue extorted compliment from the great New York journals themselves.

THE MEMPHIS COMMERCIAL is also a paper of extensive circulation and influence. It is a morning paper established about three years ago, and ably conducted by J. M. Keating. It is an eight-page paper like the *Appeal*, and, like it also, is Democratic in politics.

THE SCIMITAR is an evening daily of eight pages, forty columns, Democratic in politics, owned by the *Daily Scimitar Publishing Co.*, of which A. B. PICKETT is general manager, with a controlling interest. It has a neat make-up, is sprightly in its presentation of events and

topics, influential, popular and prosperous; which characteristics have all been impressed upon it by its present management.



FIRST METHODIST CHURCH.

It was established in 1880, as a weekly, by the then attorney-general of the State, G. P. M. Turner. In 1882 he made it an evening daily, and in 1886, sold it to a stock company, which, as reorganized in 1890, is proprietor and publisher at present. MR. SAM TATE is president of this company, and MR. BEN H. PORTER secretary and cashier.

It was by this reorganization that MR. PICKETT came into control. He had been with the old *Avalanche*, which was absorbed by the *Appeal*; upon which event he bought the interest he holds in the *Scimitar*, revolutionized its methods, dress, staff and management generally, and has made it one of the best newspapers of the South.

The *Scimitar* had about 3,000 circulation when this change was made; it has 10,000 now, with prospects of 20,000 in another year, at its present rate of increase. It is delivered by carrier at Little Rock, Ark.; Hunts-

ville, Ala.; and Vicksburg, Miss., the same as here, and is the Memphis paper now looked for in all the surrounding towns. To its compilation of facts respecting Memphis, the center of trade, we are indebted for much of the material of this work.

The **PUBLIC LEDGER**, an afternoon paper, founded in 1865, and the oldest evening paper of the South, is solidly established and extensively circulated. It is a newsful, eight-column, eight-page issue, Democratic in politics, of about 8,000 circulation in Memphis and its vicinity, owned by the *Public Ledger Co.*; John T. Harris, president and business manager; M. W. Connolly, editor-in-chief, and D. H. Frayser, secretary and managing editor.

Of the weeklies published at Memphis, the most notable are the *Sunday Times*, literary in tone; the *Southern Post-Journal*, the organ of the Germans in the South and Southwest, and the *Jewish Messenger*.

BOOKS, ART, MUSIC.

THERE are three collections of books at Memphis accessible to the public: The **ODD-FELLOWS' LIBRARY**, of 5,716 volumes; the **COSSITT FREE LIBRARY**, mentioned in the opening chapter of this book, and the **LAW LIBRARY**, of 9,301 volumes. There is an **ART LEAGUE**, chartered about two years ago, which has now about one hundred and twenty members, mostly ladies. Its purpose is to promote local culture in painting, etching, designing and modeling, and to hold exhibitions of art, at intervals. Memphis, indeed, has many amateur votaries of the fine arts, and has devotees of music in every household. Opera and concert are liberally patron-



ASYLUM OF THE GOOD SHEPHERD.



JEWISH SYNAGOGUE.

ized by the people, and the favor in which the drama is held is indicated by the fact that the city supports two fine theaters, each of which cost \$200,000.

These two theaters are the Grand Opera House and the Lyceum.

THE THEATERS.

THE GRAND OPERA is owned by a stock company of local capitalists. It will seat 2,200, and is appointed throughout in first-class style. It has been under the management of STAUB & SMITH, of Knoxville, Tenn., owners of a circuit of Southern play-houses since July 1st, last, and they promise to continue to present the very best plays and attractions on the road, hereafter, as they have heretofore. This house has the largest stage of any theater in the South, and plays in which 200 persons take part can be put on in it. G. R. HARSH, an experienced man, will conduct this theater in the capacity of treasurer for the management.

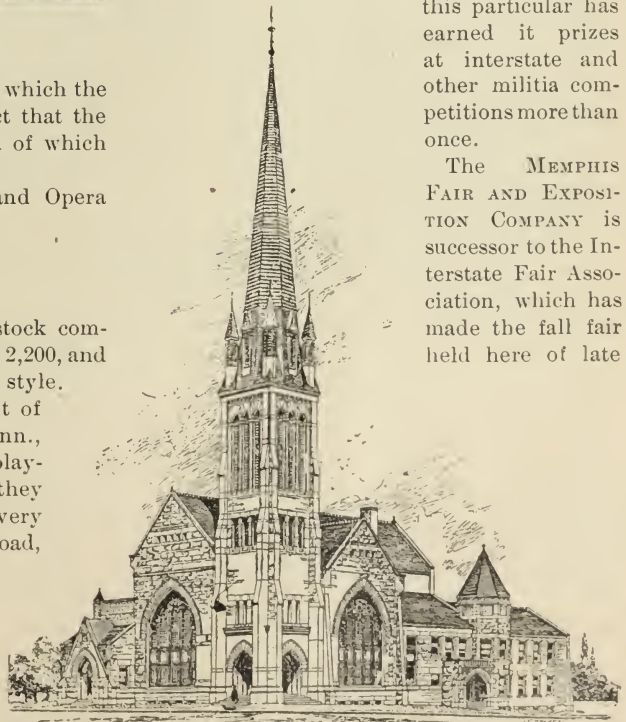
THE LYCEUM THEATER occupies a part of the new Athletic Association's building, and will seat 1,200. It also is owned by a stock company. Members of the Athletic Association are holders of the stock. The house is leased to MR. J. H. ROBB, an old-time theatrical man, formerly manager of Pope's, at St. Louis. It has a stage 75 by 45 feet, with a 40-foot proscenium arch. The external appearance of these two houses is shown in illustrations of other pages of this work.

SOCIAL AND BUSINESS ORGANIZATIONS.

MEMPHIS is a city of numerous organizations, social, fraternal and commercial. The TENNESSEE CLUB, to which most of the business men belong, has 300 members. It occupies a club house of ornate architecture, a cut of which embellishes this work. The NEW JOCKEY CLUB has 250 members, and is the owner of Montgomery Park, well known to horsemen as one of the finest tracks in the land. The ATHLETIC ASSOCIATION has 700 members, and is the owner of property valued at \$200,000. The CHICKSAW GUARDS, the crack military company of the city, has fame throughout the country for the perfection of its drill. Its proficiency in

this particular has earned it prizes at interstate and other militia competitions more than once.

The MEMPHIS FAIR AND EXPOSITION COMPANY is successor to the Interstate Fair Association, which has made the fall fair held here of late



SECOND PRESBYTERIAN CHURCH.

years an event to the people of a large part of the Lower Valley. These fairs were held formerly at Montgomery Park, the grounds of the New Memphis Jockey Club. The purpose of the organization of which we speak is to provide new grounds for them, including an amphitheater for exhibition of stock, a race track, and buildings for the agricultural, horticultural and mechanical displays usually made.

The charter for the company has but recently been obtained. It provides for a limited joint stock liability of \$50,000. The charter parties are leading merchants and capitalists of the city, and planters of its vicinity. R. G. CRAIG, of R. G. Craig & Co., agricultural implements, is president of the association. N. C. PERKINS, JR., fine stock breeder, secretary, and the following gentlemen are directors: L. B. McFarland, of Morgan & McFarland, attorneys; R. D. Goodwyn, capitalist; J. J. Williams, county trustee; J. F. Fargason, of J. T. Fargason & Co., cotton factors; Edmund Orgill, of Orgill Bros. & Co., wholesale hardware; N. C. Perkins, Sr., planter; G. F. Farrer, planter and stock breeder; H. L. Bedford, planter also; Wm. M. Sneed, of Myers & Sneed, attorneys; T. W. White, of White & Henning, mules, live stock, etc.; Z. T. Collier, of Smith & Collier, horse and mule traders; Owen Lilly, of the Lilly Carriage Co.; and J. R. Godwin, president of the Mercantile Bank.

The site selected for these new fair grounds fronts on Manassas street, in the suburb of Chelsea, about two miles from the center of the city. It will be accessible by the Main and Second street lines of the Citizens' Electric Railway, and is only about ten minutes' ride from Court square. Fair avenue, the driveway to it, is a broad street, handsomely piked.

The grounds embrace about thirty acres, part of which is set apart for a half-mile regulation, or 60-foot track, and amphitheater. A lake of about ten acres extent has been made, and flowers and shrubbery set out; for it is the purpose to make it a place of general and permanent resort, as well as fair grounds. The buildings under way are the grand stand, horticultural hall, agricultural hall, power hall, music hall, and art hall. The work will all be completed in time to hold here the regular October fair this year.

The commercial organizations of Memphis are the COTTON EXCHANGE, which has 178 members, and an exchange building, of impressive architecture, centrally situated, that cost

\$205,000; the MERCHANTS' EXCHANGE, whose 350 members are the merchants of the commission and grocery business chiefly; the LUMBER EXCHANGE, the WHOLESALE GROCERS' ASSOCIATION, REAL ESTATE EXCHANGE, the COMMERCIAL ASSOCIATION, and the YOUNG MEN'S BUSINESS LEAGUE. The Merchants' Exchange, Lumber Exchange and Real Estate Exchange occupy quarters in the building of the Cotton Exchange. The president of the Cotton Exchange is H. M. Neely, cotton factor, wholesale grocer, banker and capitalist; the secretary, Henry Hotter. M. Cooper, commission merchant, is president of the Merchants' Exchange; J. D. Jordan, of Williams & Co., is president of the Lumber Exchange; B. M. Stratton, of the Real Estate Exchange. From the reports published by these bodies, much of the material for this work has been compiled. The Cotton Exchange and Merchants' Exchange reports are especially complete, and are the accepted statistics at Memphis of the city's commerce.

The COMMERCIAL ASSOCIATION is devoted to furtherance of the city's interests by maintenance of a bureau of information, which advertises its advantages, and by assisting in the establishment of business enterprises, new manufacturing projects especially. It has effected considerable in this direction, and has more work of a practical nature mapped out for the future. It has a membership of several hundred, embracing the most progressive business men and property owners of the city.

THE YOUNG MEN'S BUSINESS LEAGUE is an association of the younger generation of Memphis business men, lately organized, whose object, as stated in the prospectus for it, written by Mr. THOS. G. BOGGS, the prime mover in it, is specifically:

"To promote the material welfare and advancement of the city of Memphis, by collecting and diffusing information as to its industrial advantages, developed and undeveloped, inviting and securing local and foreign capital and labor and making known the opportunities for investment and employment, and for the support and encouragement of manufactures and other industries and the promotion of such enterprises as will increase the general prosperity of the community."

At the very first meeting of this League, May 17th last, 276 members were enrolled. It has been incorporated. I. F. PETERS is its president; THOS. G. BOGGS, secretary and manager for it.

Mr. Boggs was, until lately, one of the real estate firm of Boggs & Freeman, but will devote his attention hereafter chiefly to the business of the league. He is a Virginian by

birth—a native of Richmond—and a journalist by profession. He has also been engaged in the Insurance business, and has been a member of the Board of Underwriters of Memphis.

He came here in 1885 and until 1889 was one of the Editors of the old *Appeal*. He is, as will be seen, a man of experience in various lines, and is the occupant of a position, also, of social prominence here.

These are the organizations most of note. The secret orders, the fraternal and benevolent associations, are all represented at Memphis.

McKeon respectively. So vital a part of a good Catholic's life is his Faith, that he cannot exist in comfort and happiness, however large may be his share of this world's goods, unless he is partaking of the Sacraments and participating, through the Holy Mass, in the Sacrifice of Calvary. We are not surprised to learn, then, that these two gentlemen were untiring in their efforts to enjoy these privileges of their religion. In 1839, the Holy Sacrifice of the Mass was offered for the first time here in the parlor of Mr. Magevny's house on Adams street,



ST. PETER'S CHURCH.—REV. J. P. MORAN, PASTOR.

So too are all the religious denominations, many of which here are strong in numbers, wealth and influence, and active in the mission of charity which most of the churches assume. Cuts showing the appearance of several of the churches of the city are presented herein.

A SKETCH OF ST. PETER'S.

FIFTY-THREE years ago the Catholic Church was represented in Memphis by two families—those of Mr. Eugene Magevny and Mr. Wm.

which is still occupied by his only surviving daughter, Mrs. Kate Hamilton. Until 1841, owing to this very meagreness of the Catholic element, religion was necessarily administered fitfully to these few people. In that year Right Rev. R. P. Miles, first Bishop of Nashville, who had been raised to the episcopate from the Dominican ranks, sent the Rev. M. McAleer to Memphis as the resident pastor.

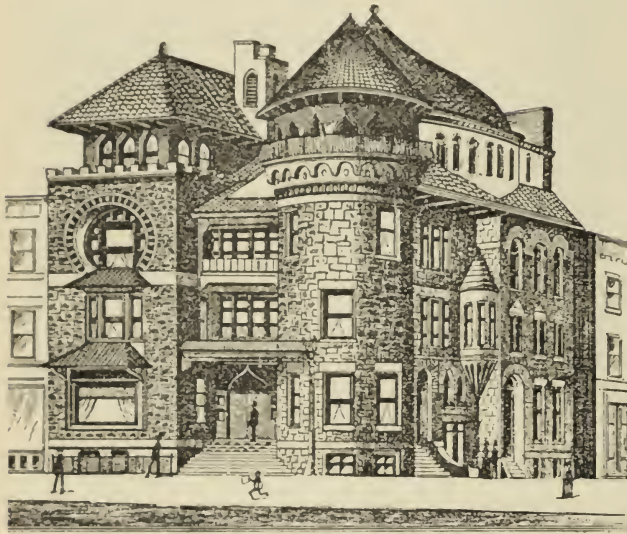
For four years he labored most faithfully, and, as the result of his labors, left the property on which St. Peter's Church now stands, which

property had cost \$500; and he had completed also a very plain brick church, erected, the old records read, at a cost of \$5,000. In 1845 Father McAleer was transferred to St. Columba's Church, New York, and Bishop Miles, seeing the opportunities in and around Memphis for missionary work, invited his own brethren in religion—the Dominicans—to labor there.

Father J. S. Allemany, O. P., was assigned as Father McAleer's successor. He was assisted in his arduous labors by Rev. T. L. Grace. Father Allemany was afterwards raised to the Archbishopric of San Francisco, which rank he resigned in 1884 and retired to his convent in Valencia, Spain. There he died April 14th, 1888. Rev. T. L. Grace became

reverent memory of Memphians, in that he induced the Christian Brothers, whose noble lives and masterly culture of the educational field are known the world over, to settle in their midst. And nothing need be said of those who were shining lights of heavenly hope and comfort during Memphis' darkest days, and who bravely laid down their lives to be of benefit to victims of the dire yellow fever. Here, at least, their names and deeds have never been forgotten.

After the ravages of yellow fever the good work of St. Peter's went on as perseveringly as before those trying times. The beautiful residence now occupied by the fathers must be credited to Father Kelly, who labored so long and faithfully here among a people that he loved, and who, since he went to his reward, in August of 1885, is tenderly remembered as the "Father of the Orphans." The good work still continues. Every chance which offers itself to the adornment of God's temple, is seized upon, because in such works is man's zeal for God's glory shown, and the love of God made more ardent in the hearts of the faithful. To the arduous labor of the present pastor, Rev. J. P. MORAN, are due the magnificent life-sized stations, erected about three years ago, the beautiful rosary banners, representing the fifteen mysteries, which are carried every month in procession to honor the Queen of heaven, and the fine sodality hall and winter chapel adjoining the east transept of



BUILDING OF THE TENNESSEE CLUB.

Bishop of St. Paul in 1859, resigned his See in 1884, but still resides at St. Paul. Father Allemany, having been elected Provincial of the Dominicans in 1847, was succeeded by F. J. H. Clarkson, O. P., who died in 1849 after a brief illness.

From that time to the present day St. Peter's parish has grown steadily under the watchful guidance and zealous labors of the white-robed fathers. The church, as it at present stands, is by no means an unimpressive example of the ecclesiastical type of architecture. It was built by Father Grace, ably assisted by Fathers Bokel, J. V. Daly and Ganglöff.

The beautiful stained glass windows are the results of Father Stephen Byrne's loving labor. He has claims to a more enduring place in the

church. At present there are four fathers doing active service in St. Peter's Church, Rev. J. P. Moran, O. P., serving his second term as pastor; Rev. W. R. Dunn, O. P.; Rev. P. H. Conly, O. P., and Rev. J. A. Hinch, O. P. Rev. J. V. Edelen, O. P., who is known so well and lovingly in Memphis, is still a resident at St. Peter's, but has been confined to his room and chair since December of 1891, through a stroke of paralysis.

An illustration, accompanying this matter, shows the external appearance of this Memphis house of worship.

From churches to charities is but a step. LEATH ORPHANS' ASYLUM takes its name from its founder and benefactress, Mrs. Sarah A. Leath. ST. PETER'S ORPHANS' ASYLUM is a

Catholic Institution, and so also is the HOME OF THE GOOD SHEPHERD, conducted by the Dominican Sisters. The CHURCH ORPHANS' HOME is under Episcopal management. The REFUGE is a reformatory for fallen women established and maintained by the Women's Christian Association. That association also maintains the Young Women's Boarding Home for friendless girls.

As a Southern and Southwestern metropolis, Memphis is the seat also of numerous hospitals and infirmaries. The government maintains a hospital in the suburb of Fort Pickering, for the steamboatmen of that section of the river lying between Cairo, Ill., north, and Vicksburg south. This institution is a U. S. MARINE HOSPITAL. A public hospital is provided also by the city for treatment of the indigent. Other institutions for the relief of the afflicted in body are those described in the following paragraphs:

HOSPITALS AND INFIRMARIES.

ST. JOSEPH'S HOSPITAL, 27 Johnson avenue, is in charge of the SISTERS of ST. FRANCIS from Lafayette, Ind. The nurses waiting on the sick, having received careful training before being advanced to that occupation, are especially skillful in their line.

This institution commenced under exceptionally favorable auspices, and has since steadily grown into favor throughout this and neighboring parts. No patients are barred on account of creed; Catholics and Protestants alike are admitted and cared for without imposing on their conscience and conviction,—a statement borne out by the annual reports of the institution, the last one in this regard showing the denominational belief of the various patients as follows:

Baptist, 63; Catholic, 470; Episcopalian, 34; Jewish, 12; Lutheran, 61; Methodist, 81; no religion, 180; Christian Church, 26; Quakers, 2; Presbyterians, 76; total non-catholics, 535.

Neither is any distinction of nationality made in receiving patients and caring for them. The record of last year in that particular showed, out of a total of over 900 patients, naturally enough, 605 Americans, and next in

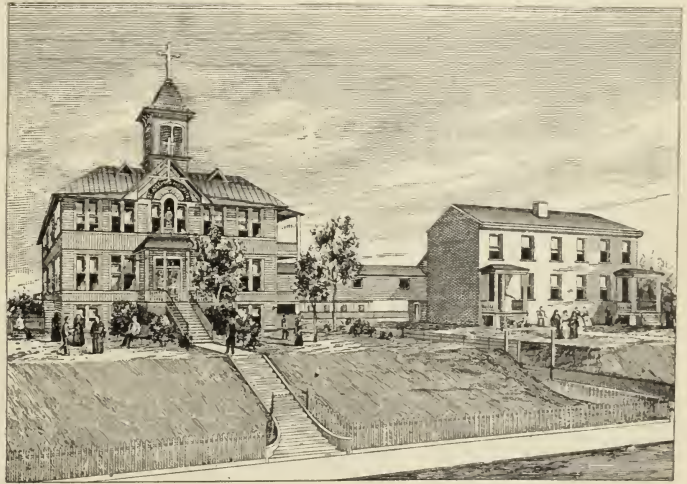
number, 199 Irish; the rest were English, Scotch, French, German, Italian, Russian, Swedish, Spanish, Canadian, Hebrews even, and Arabians.

Those patients who are able to pay are expected to make up for the expenses incurred by the treatment, medicine, nursing, etc., bestowed upon them; yet those who are not are cheerfully received as charity patients, the summary of last year in this respect being: pay patients, 353; charity patients, 651.

The institution can accommodate about 125 patients; still, notwithstanding this capacity, its facilities are taxed to their utmost at times.

The regulations of this institution, stated in brief, are as follows:

In case of accident, patients are admitted into the



ST. JOSEPH'S HOSPITAL.

Hospital immediately; in other cases, application must be made to the staff of physicians in charge, or to the Sister Superior.

To prevent for the future all misunderstanding in regard to medical attendance, the rule of all the hospitals of this Order as to the status of patients is now published: "All those who are paupers, or whose board and medicine are not paid for or fully secured by competent friends, become and are the patients of the attending physicians, or surgeons, of the hospital, without regard to former attendance by other physicians. In cases where the board, medicine and attendance are paid for or secured, patients are permitted to select their own physician, provided they are in private rooms."

The visiting days are Thursdays and Sundays, from 2 to 5 P. M.

No article of food or drink is allowed to be given to the patients by visitors. Everything must be left to the Sister in charge.

These regulations are enforced as strictly as possible; not so much to show authority as to

keep good order, and also to do as much as possible for the welfare of the individual patient according to the direction of the physicians in charge.

The Franciscan Fathers residing at 61 Market street are spiritual directors also of the attending community here.

The following distinguished practitioners of Memphis are members of the Staff at St. Joseph's: Medical department proper, Dr. B. G. HENNING, president, Dr. H. L. Williford, Dr. B. F. Turner and Dr. E. M. Willet; surgeons,

sively an institution for the treatment of the diseases of women.

It is a handsome four-story brick building, with stone trimmings, of thirty-five rooms, is admirably situated, centrally, and yet retired, and is not simply comfortably, but elegantly furnished. It cost its owners—the three doctors interested—\$40,000 to build in 1886, and it has been refurnished since. It has accommodations for thirty boarding patients, and a dispensary for transients besides. It has baths, a laboratory, operating rooms, and every facility known to the profession in any part of the world.

DR. MAURY and the DRs. MITCHELL, R. W. and E. D., have been associated in practice for twenty-four years. Dr. Maury is a Virginian by birth, and a graduate of the literary course of the University of that State. His diploma records his course at Bellevue, New York. He has been very successful, both as a general and special practitioner here, and he lives in one of the finest mansions of Memphis, that shown in an engraving on page 10 of this work. He gives special attention to affairs at the infirmary.

DR. R. W. MITCHELL is a native of Tennessee, and a graduate of the University of Louisiana. He has been practicing in Memphis since 1858, and has remained here at the post of duty during the prevalence of the worst yellow fever and other epidemics. His department at the sanatorium is chiefly advisory—consultation in grave cases.

DR. E. D. MITCHELL is a native of Mississippi, a graduate of the University of Pennsylvania, and a practitioner for twenty-four years. His branch is diseases of the throat, nose and ear.



DRS. MAURY & MITCHELL'S SANATORIUM.

Dr. W. B. Rogers, Dr. M. B. Herman, Dr. A. B. Holder; pathologist, Dr. Wm. Krauss; female diseases, Dr. T. J. Crofford; oculists, Drs. A. G. Sinclair and J. L. Minor.

The SANATORIUM of DRs. MAURY AND MITCHELL, situated at 113 and 115 East Court street, Memphis, is, by reason of the high professional reputation of its management, and the accommodations it affords, one of the best known and best patronized in the South. It is said by those who have opportunity to know, to be one of the very best as well. It is exclu-

The MEMPHIS SANATORIUM, 151 to 155 Third street, east, with the ground it occupies, \$75,000. The building alone cost, when it was built, in 1891, \$40,000. It is of brick, four stories high, of modern architecture and appointments, has sixty-four rooms, and is the largest infirmary here, or, for that matter, in the State.

It is operated in three divisions, each separately conducted and distinct, by three of the ablest and most successful practitioners of the South, DRs. W. B. ROGERS, T. J. CROFFORD and B. G. HENNING. They own the premises it oc-

copies. The three divisions are those naturally of their specialties in practice--those at which

partnership of Drs. Henning, Williford & Turner. He is professor of clinical diseases of the rectum in the Memphis College, is president of the staff, and physician in charge of the medical department in general, and rectal in particular, at St. Joseph's Hospital. He is also interested in the business of the firm of White & Henning, very large dealers in mules and horse stock here. He also, like Dr. Rogers, is a graduate of Bellevue. He was an "interne" there, and afterwards in charge of the Jersey City Public Hospital. He has been practicing here twenty-two years. He has traveled extensively, not merely for pleasure, but to perfect himself in his business. He is professor of materia medica in the Memphis Hospital College--all three, in fact, have chairs therein--and he is resident surgeon for the Louisville and Nashville Road.



THE MEMPHIS SANITARIUM.
Drs. Crofford, Rogers & Henning.

they have earned most fame, viz. : Dr. Crofford's sanitarium for the diseases of women; Dr. Rogers' surgical infirmary; and Dr. Henning's rectal infirmary. In each of these departments the facilities are all that money and expert knowledge can procure. The institution has been a success from a financial as well as professional standpoint. Over 500 patients have been treated during the twelve months or so since it was established.

In his specialty Dr. Crofford is unexcelled. He has diplomas from several institutions; he is a member of many societies, and his voice has weight in consultations or discussions. He is one of the physicians in charge at St. Joseph's Hospital here also, especially assigned there to the department of diseases of women.

Dr. Rogers is a graduate of Bellevue, N. Y., and he has been practicing here with an extra measure of success since 1878. He is chief surgeon of the L., N. O. & T. Ry., local surgeon for three other railroads, surgeon in charge at St. Joseph's Hospital, and professor of surgery in the Memphis Hospital Medical College. He has a very handsome residence on Union avenue, on the east side of the city, and he is a large real estate owner thereabouts.

Dr. Henning is of the medical

DRS. OVERALL & PEETE, practitioners of high standing here, are associated in the management of the infirmary for nervous diseases, which is one of the most conspicuous buildings on the north side of Court Square. It is at No. 46 of that thoroughfare, and is shown, with a corner of the park it faces, in the engraving accompanying this matter.

The engraving, however, shows only its external appearance, and gives no hint (as, in fact, an engraving scarcely could) of its com-



DRS. OVERALL & PEETE'S INFIRMARY.
North Side Court Square.

modious and complete interior appointments. The building was especially constructed for Dr. Overall in 1888, under his direction, and from designs approved by him. It is new, modern, and provided with all the latest and best appointments scientific experience has devised to make it an ideal sanitarium. It has twenty rooms, and accommodations for the same number of patients.

This institution has been under control of Dr. Overall for years. He has a reputation as a specialist in diseases of this character extending throughout this country and Europe. He was long a professor in medical schools, and is the author of pamphlets and other works. His book on "Practical Electricity in Medicine and Surgery," is standard upon that topic.

Dr. E. D. Peete (who has recently connected himself with Dr. Overall) has had twenty years' experience in the practice of medicine and surgery. Dr. Peete has always held a leading position as surgeon, and is one of the most successful Gynaecologists in this country. His treatment of the diseases of women by means of electricity is meeting with such a measure of success that his reputation in this line of his profession may fairly be called national.

PROMINENT PHYSICIANS OF THE CITY.

DR. A. G. SINCLAIR, of the Masonic Temple, 54 Madison street, limits his practice to diseases of the eye, ear, nose and throat. Upon his graduation from the College of Physicians and Surgeons of New York in general medicine, he gained, in a strongly contested competitive examination, the position of Resident Surgeon to the New York Eye, Ear and Throat Infirmary, the largest hospital of this kind in the world. After more than two years' service in this position he resigned it to go abroad, and was honored with a beautifully engrossed diploma, the first ever issued by the hospital, although it had then been in operation more than half a century.

He devoted the greater portion of the following two years to foreign travel and professional study in the hospitals of London and Vienna—mainly in the latter. Returning, then, to America, he practiced for a time in Detroit, Michigan. He held there the position of Ophthalmic and Aural Surgeon to Harper Hospital, and was also associate editor of the *Peninsular Journal of Medicine*. He was subsequently tendered, during a vacation spent in the South, the professorship of diseases of the eye and ear (to which those of the throat were

afterward added), in the MEMPHIS HOSPITAL MEDICAL COLLEGE. This responsible position he accepted, and has occupied continuously since 1880, the year he came to reside in Memphis.

In addition to this he was, during two sessions—1882 to 1885—professor of *Materia Medica and Therapeutics*. In 1884, he was honored, by his colleagues, with the distinguished position of DEAN OF THE FACULTY, an office which he filled till 1886, two of the most prosperous years in the history of the college. He is Attending Surgeon to the department for the eye, ear and throat, of St. Joseph's Hospital, and for the same branches of surgery in St. Peter's Orphan Asylum. He has also been appointed by the Federal Government, United States Special Examining Surgeon.

In the International Medical Congress, held in Washington in 1887, he was Member of Council for the department of Ophthalmology, and also for that of Otology.

Among the various enterprises outside his profession, in which he is interested, are the Memphis City Bank, in the organization of which he took active part, and for several years was one of its directors, and the Continental Savings Bank, of which he is a director at the present time.

DRS. LANDIS & GREEN, physicians and surgeons, of 286 Main street, are homeopaths, graduated from notable schools of that class, and long and successfully engaged in practice in this and other parts of the country. They have been associated in practice here about two years. DR. LANDIS holds the diplomas of the medical department of the University of Pennsylvania, and of the New York Homeopathic Medical College. DR. GREEN holds diplomas of the Pulte Medical College of Cincinnati, and of the New York Ophthalmic Hospital College. He has served five years also as surgeon of the Fifth Infantry Regiment, National Guard, California. Both are members of the Southern Homeopathic Association, to belong to which is evidence of standing in their school of practice.

Dr. Landis gives his attention to general practice, and is busily engaged as a family physician. Dr. Green makes a specialty of treatment of the diseases of the eye, nose and throat, and general surgery. He is very successful in the treatment of all kinds of deformities, such as spinal curvatures, bow legs, club feet, diseases of the hip joint, etc. They have both achieved reputation here, and, with it, a considerable and profitable practice.

DR. D. S. JOHNSON'S Medical Dispensary, 389 Main street, was established by him in 1864, and in it thousands of patients from this and all the neighboring States have been restored to the full enjoyment of health after treatment by the doctor and his experienced staff. He is the oldest specialist of the city. He has been treating private diseases and diseases of the rectum here for twenty-eight years.

He comes of a family of physicians, and has three brothers practicing medicine. He has been very successful in his own practice; the most successful here, in fact, and his fame has spread abroad by the cures he has effected when others have failed. His terms are exceedingly reasonable. Consultations can be held with him by mail, and medicines sent by express.

DRS. HENNING, WILLIFORD & TURNER, of 299, Main street (B. G. Henning, H. L. Williford and B. F. Turner), are associated together for convenience, but each has his own private practice. They are physicians and surgeons of the regular school, of note here in various professional connections — Drs. Henning and Williford, especially, the seniors of this partnership.

Dr. Henning has been practicing here with more than ordinary success, now going on twenty-two years. He is official physician and surgeon for the Louisville and Nashville Railroad here, and is professor of *Materia Medica*, and of clinical diseases of the rectum in the Memphis Hospital Medical College. He is president, also, of the Medical Staff at St. Joseph's Hospital here, and is physician in charge of the medical and rectal departments therein. He makes a specialty of the treatment of rectal diseases.

His preparation for general practice has been comprehensive. After his graduation from Bellevue, N. Y., he was an "interne" in its

hospital, and was afterward in charge of the public hospital at Jersey City, N. J. This experience he then supplemented with extensive travel in Europe, and observation of the methods pursued in practice at Paris, London, Edinburgh and other centers of instruction.

He is a native of the State, and pretty well off in this world's goods, and is a director of both the Memphis City Bank and Masonic Temple Association.

Dr. Williford's practice covers a period of fifteen or sixteen years, since his graduation at Louisville, Ky., and post-graduate course in New York. He has devoted twelve years at least, to general practice, with marked success. He is physician and surgeon for the Little



RESIDENCE OF GILBERT D. RAINE.

Rock & Memphis Railroad, and also for the Shelby County Jail; is assistant to the chair of *Materia Medica* in the Memphis Hospital Medical College, and Obstetrician to St. Joseph's Hospital.

Dr. Turner graduated from the College of Physicians and Surgeons, N. Y., in 1890, and was clinical assistant in the Vanderbilt Dispensary, New York City, thereafter, for a time. He came here about two years ago, and has since been engaged with Drs. Henning and Williford. He is assistant to the chair of the principles and practice of medicine in the Memphis Hospital Medical College, and also visiting physician to St. Joseph's Hospital.

DRS. SIM, NEELY & BATTE, leading physicians and surgeons of the city, have their offices at 126 Hernando street, the residence of Dr. Sim. They have been associated in practice, Drs. Sim and Neely, for the past six years, and the three of them about two years.

Dr. Sim is the dean of, and a professor in, the Memphis Hospital Medical College, and is Editor of the *Memphis Medical Monthly*. He is an active and notable member, also, of the State Medical Association, and State Board of Health. He has been a practitioner since his graduation at Louisville, and at the Pennsylvania Medical College, Philadelphia, in 1855. He has been resident and practicing here without interruption since 1861, and has participated prominently in those events involving active service in his profession—war and pestilence included—affecting the city in the period since. He is, in fact, one of the most influential and respected residents, as well as most able physicians of Memphis.

Dr. Neely, is a graduate of the Memphis Hospital College, of which he also has been a professor. He was formerly the instructor in that institution of clinical medicine, physical diagnosis and diseases of the chest. He has been practicing here since 1881, with great success.

Dr. Batte has been practicing in this county for fifteen years. He is a graduate of the University of Louisville. He gives his attention chiefly to the diseases of women, a practice for which his experience especially fits him.

DR. SHER. A. ROGERS, corner of Main and Union streets, is the president of the Memphis Board of Health, a responsible, as well as honorable post, in view of the precautionary sanitary policy established here by reason of past experiences. He is also professor of anatomy and lecturer on surgery, in the Memphis Hospital Medical College, and has an extensive and lucrative private practice. He is a member of the Tennessee State Medical Association; of the Tri-State Medical Association, and also of the advisory committee from Tennessee, of the American Public Health Association.

Mr. Rogers is a graduate of the very school in which he is now an instructor; which fact is an exemplification of the consideration given his attainments by his professional associates. He began practice in 1884. He is a native of Alabama, but has lived here from early youth.

DR. ALEXANDER ERSKINE, 238 Beale street, has been prominent as a general practitioner

here since 1858. He is a graduate of the University of New York.

He was Brigade Surgeon with the rank of major, during the war, in Polk's command of Cleburne's division, Hardee's Corps of the Army of the Tennessee, of the Confederacy; and socially is as distinguished as either in a professional or military way.

He is professor of obstetrics and the diseases of children, at the Memphis Hospital Medical College, and his practice is one of the largest enjoyed by any physician of standing in the city.

DR. J. E. BLACK, whose office is at rooms 17 and 19 Planters' Insurance Building, 41 Madison street, has been a prominent practitioner of the healing art here for the past ten or twelve years. He has been quarantine officer during the prevalence of yellow fever and other epidemics in the South, and for seven years past has been surgeon in charge of the City Hospital, one year excepted, during which year, he was president of the City Board of Health. He is president of the Memphis Medical Society, and a member of the State, Tri-State and American Medical Associations.

These preferments and connections, along with a highly successful and extensive private practice, establish thoroughly his reputation here as a physician and surgeon of standing and ability.

Dr. Black is a graduate of the medical department of the University of South Carolina, situate at Columbia in that State, of which State he is a native. He obtained his diploma in 1870, at the age of 21, and came directly then to West Tennessee. He settled here in 1879.

DR. S. J. MORRISON, of 228 Second street, is a Virginian by birth, and is a graduate of Long Island College, Brooklyn, New York. He entered the Confederate service soon after his graduation, and was surgeon under the Stars and Bars for the four years of war, a situation affording him a world of experience—that of a lifetime, in fact, condensed in a brief period. He has also been a railroad surgeon, but he resigned that function to devote himself to his private practice here, which is large and constantly growing.

He came here and settled in 1870. He is particularly well and widely known among the profession in the South as a specialist of ability in the line of obstetrics. He is a member of the Tennessee Medical Association, Tri-State Medical Association and American Medical Association.

DR. J. A. P. KNOX, of 452 Main street, is a graduate of the St. Louis Medical College. He has been practicing since 1858, most of the time in Clarksville, Mo., but for the last three years, here. He is a specialist, paying particular attention to dentistry and diseases of the rectum and genital organs. He is both a physician and surgeon. He has been successful here and has a branch office also at his home on McKinley street.

Patients visiting the city for treatment will find him prepared to give their cases prompt attention.

DR. A. LIEBIG ELEAN, whose office is at 275 Main street, and residence corner of Bass and Bellevue avenues, is a native of this State. He served through the war under Gen. N. B. Forrest, studied medicine and attended lectures at Jefferson Medical College, Philadelphia, in 1866 and '67, and graduated from the University of Louisville, Ky., in 1869. He practiced his profession, near Covington, Tipton county, Tenn., for twenty-one years, was instrumental in organizing the Tipton County Medical Society, and acted as its secretary and treasurer for fourteen years.

He was chairman of the Tipton County Democratic Executive Committee, and represented that county in the Lower House of the Forty-fifth General Assembly of Tennessee. While a member of that body, he introduced and secured the passage, through the Lower House, of a bill to regulate the practice of medicine in the State. During his term, also, he was chairman of the Penitentiary Committee of the House, and, as such, made a thorough investigation of the convict mines of the State, and reported upon their condition, with recommendations for their future conduct.

He moved to Memphis in 1888, and was elected treasurer of the Tri-State Medical Association of Tennessee, Arkansas and Mississippi, in 1889, and its secretary in 1890, which position he now holds.

DR. B. M. HERMAN, of Memphis, is a general practitioner, making a specialty of pathological and bacteriological researches. He is of French birth, and first came here twenty-two years ago. He is a graduate of the Missouri Medical College, St. Louis, was formerly assistant in the biological and bacteriological laboratory of that institution, and also was assistant surgeon to St. John's Hospital there.

He is now visiting physician at St. Joseph's Hospital here, and a member of the Tri-State and Memphis Medical Societies.

DR. J. B. SAWYERS, of 279 Main street, is a practitioner of the regular allopathic school, both as physician and surgeon, of twenty years' experience in his profession. He is a graduate of Vanderbilt University, Nashville, class of '72. After graduation, he practiced first in North Carolina, then in Mississippi, and, finally, in 1883, came here and established himself. He has made himself a name here during nine years' practice as an exceptionally competent and successful man, both as a physician and surgeon.

DR. H. J. SHAW, of 243 Main street, is a native of Tennessee, and a graduate of the Pennsylvania Medical College, class of 1854. He has been practicing here continuously since. Of late, he has somewhat retired from active practice in favor of younger brethren of the profession, but he is still as skillful as ever when called upon to exert his powers. He gives his attention mainly to office practice.

DR. C. M. STEWART, of 65 Madison street, is a graduate of the Eclectic Medical Institute of Cincinnati, 1860, and also of the Memphis Hospital Medical College, 1881. He has been practicing continuously since he obtained the first of these diplomas, the four years of war excepted, during which period he served with distinction as a commissioned officer of the Confederacy.

He came to Shelby county upon the restoration of peace, and was a physician of Stewartville, Tenn., until 1889. In that year he settled in this city, soon established himself in a remunerative general practice, and has been thus engaged ever since. He lives in a handsome home at Idlewild, in the eastern part of the city.

DR. Y. S. TROYER is prominent also as principal of a private medical dispensary. His office and laboratory are at 345 Main street. With its conveniences, he is better prepared to treat certain special diseases than any other physician in this immediate vicinity. And if cures are to be regarded as evidence of success, then is he eminently successful in his peculiar field, as a small army of patients can testify, patients coming to him from eight or ten States tributary to Memphis.

He believes his own work in the form of cures to be the best testimonial to his skill and standing as a special practitioner, paying particular attention to chronic, nervous, private and female diseases. He has taken a thorough course in three different schools of medicine, and, having graduated with high honors, he

holds certificates of merit from a national and four State medical societies.

Believing that many are dying annually who might be saved and restored to their friends, if their diseases were properly understood, he has devoted his time and talents assiduously to such chronic diseases as consumption, cancer, Bright's disease, blood and skin diseases, and also chronic female diseases, and has restored to health and happiness many who were considered incurables. The press speaks of him in terms of the highest praise; declares him a man of honor, who is strictly conscientious and who will not misrepresent or promise more than he can do—who will take no case, indeed, unless he believes he can do the sufferer good. Consultation with him, either at his office or by mail, is always strictly private and confidential; all his patients are treated with true courtesy, as well as professional skill.

THE DENTAL PROFESSION.

B. S. BYRNES, D. D. S., 243 Main street, is one of the most notable of the Memphis dentists, both by reason of his success as a practitioner, and consequently large patronage, and because he is an originator and inventor—a leader, in short, in his profession, and not a follower merely.

He is a native of Mississippi and a graduate of the Baltimore College of Dental Surgery. He received his diploma in 1881, and settled here in 1883, and speedily attained a high position among the local professors of his art.

He is an authority—recognized as such generally in the profession—on certain irregularities of the teeth.

The text books, and not common report alone merely, give him this credit. He is the inventor also of the BYRNES ELECTRO-MECHANICAL DENTAL ENGINE Mallet, an instrument in general use, which has been pronounced by leading dentists of the country simply indispensable to the accomplishment of good work.

Dr. Byrnes is a member of the State Dental Association, honorary member of the Mississippi Dental Association, and an active member of the Southern Dental Association, which includes in its membership the very cream of the profession in the South. A recent honor conferred upon him by that body is this: He has been appointed one of the Executive Committee from the State of Tennessee, at the great Dental Convocation to be held at the World's Columbia Exposition, Chicago, 1893.

DRS. BULLINGTON & PEETE, dentists, of 313 Main street, corner of Monroe, have been associated together since 1886. Dr. Bullington, however, had been established here previously for some years. He is a native Mississippian, a graduate and member of the Southern Dental Association, also vice-president of the Memphis District Society. Dr. Peete is a graduate of the Vanderbilt University, dental department, and also of the Chicago College of Dental Surgery, and a member of the Southern and of the Post-Graduate Dental Association of the United States.

They are considered in the profession two of the most skillful of Southern dentists. Socially, they have recognition as gentlemen; professionally, as practitioners of the first order, who justly merit the large patronage they have.

DR. J. L. NEWBORN, a native of Fayette county, in this State, after four years gallant service in defense of his section, chose the dental profession as the means of continuing the battle of life. He graduated with the highest honor at the New York Dental College,—class of 1870,—and soon after located in Memphis. He has kept up with the times in everything of interest to the profession, and by his skill and integrity has won the title of "the old reliable."

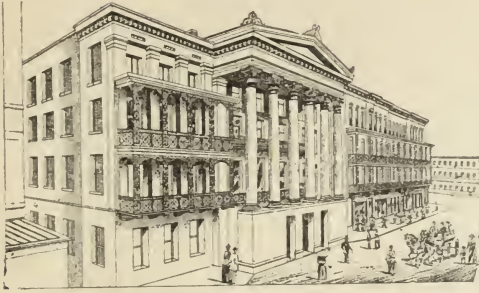
He organized the Memphis Dental Society, and was its first president. He is a member of the American, and the Southern Dental Associations, and has been a member of the Tennessee Dental Association for twenty years. He served one year as its vice-president and one as its president. He is the author of the law regulating the practice of dentistry in the State, and was the one most largely instrumental in securing its passage in the legislature; was appointed by the Governor, one of the six members of the State Board of Dental Examiners; was elected Secretary and Treasurer by the Board, and has in that position performed valuable services by organizing and putting the law into operation throughout the State.

His superior office arrangements, equipment and management, with the aid of his trained young lady assistant, secures to his patrons at once the greatest comfort, and the highest skill possible in dental art.

HOTELS OF THE CITY.

A MATTER of special interest to many, respecting a city strange to them, is the character of its hotels. Memphis has several first-class

houses. The largest are the Gayoso and the Peabody. It has others also, which, if smaller



GAYOSO HOTEL.
Wm. M. Farrington, Manager.

than these, have cheaper rates and yet very excellent accommodations. The following sketches describe the best of these hotels.

The GAYOSO, so called after one of the notable personages of the Spanish regime in the Mississippi Valley, is a new house which replaces one of the same name that formerly occupied its site. It was built in 1885 on the block bounded by McCall, Main and Front streets, which square it very nearly covers.

It has been provided with every appointment and convenience known to the hotel business, and, besides the most complete facilities in the way of lights, elevators, etc., has the incidental attractions of fine parlors, commodious and well lighted dining saloon, first-class restaurant, bar, barber shops and baths. It is run on the American plan, and has an accomplished *chef* engaged to direct the *cuisine*. It is, in brief, a first-class house, run in first-class style, and its rates correspond with those of other first-class houses in the leading cities.

It is owned by a stock company of Memphis capitalists: WM. M. FARRINGTON, president, F. H. WHITE, secretary and treasurer, and Messrs. Wm. Stewart, J. C. Neely, and Nap. Hill. Mr. Farrington is its manager. He is also vice-president of the Continental National Bank here. Mr. Stewart is a capitalist and large real estate owner.

These are names, which, to those familiar with Memphis, are assurance of the first-class management of any enterprise with which they may be connected.

The PEABODY HOTEL, corner of Main and Monroe streets, is considered by those who frequent it, one of the best in the country. It has the latest improvements and appointments, including electric calls and lights, elevators, carriage service, etc., and is notable for the excellence of its *cuisine*. Its table, indeed, under its present management, has been made a particular specialty.

It is centrally located, not far from the Levee and boat landings, and in the midst of the business quarter, with most of the depots and the places of central resort and entertainment near by.

It has accommodations for about 400 guests, and its rates, considering the character of the house, are very reasonable. Its charges to transients are \$2.50 to \$4.00 a day. Permanent boarders are, however, allowed a considerable reduction on regular rates.

The Peabody is run by C. B. GALLOWAY & Co. They have had it about seventeen years, and have given it the very excellent reputation it enjoys with the traveling public.

GASTON'S HOTEL, on South Court street, is run on the European plan, with a first-class restaurant in connection. It is handsomely situated, facing one of the prettiest bits of park



THE PEABODY.
C. B. Galloway & Co., Managers.

in any city; has street car facilities at its door, modern appointments, the best of management, and reasonable rates.

It has 104 rooms, or accommodations for 200 guests. It has been established in one place,

Fransioli's is run on both the American and European plans. Its rates, American plan, are \$1.50 and \$2 a day. For rooms, European plan, its charges are 50 cents to \$1 a night. It has 100 rooms, and can accommodate 250 guests. It is well patronized by regular boarders, to whom a reduction is made on transient rates, and its table, in either department, is highly commended by all who have sojourned within it, either briefly or long.



FRANSIOLI HOTEL.
Philip Fransioli, Prop'r.

and has been run by one man, since 1866. The proprietor, Mr. JOHN GASTON, is a thoroughly experienced host. His patronage is largely the transient commercial element, occasionally visiting the city for a more or less lengthy stay. For this class, Gaston's, with its home-like comforts and cheerful surroundings, is unexcelled; but it caters also to a patronage of the local business men, and has, perhaps, the best patronage of that kind of any hostelry here.

Mr. Gaston started in the business here with little or nothing in the way of capital; but he has made a great success of it. He occupies one of the finest mansions of the city, and he is the owner of considerable property besides, acquired by attention to his calling and affairs.

FRANSIOLI'S, situated at the corner of Union and Second streets, is also a first-class house. It is conducted by PHILIP FRANSIOLI, one of the most experienced and capable hotel men in the country. He owns the building it occupies, the one shown in the accompanying engraving. It is in the heart of the city, readily accessible from all the depots by street car or carriage.

CHAMBERS' HOTEL, corner of Second and Washington streets, was built by its proprietor, Mr. JOSEPH CHAMBERS, in 1876. It has forty rooms, and accommodations for seventy-five guests. It is conveniently situated with respect to the railroad depots and steamboat landings, and also the business quarter, and is a favorite house with country people transiently making Memphis a stopping place. Its rates are \$1.25 and \$1.50 a day.



CHAMBERS' HOTEL.
Jos. Chambers, Manager.

The city of Memphis, in process of development, is frequently the scene of events of more than simply local interest, like the races, the Cotton Growers' Congresses, and the great bridge *fest* of a month or two ago. At such times, persons desirous to visit it are favored by the railroads that center at it with excursion rates, which are a very considerable reduction on regular fares.



A MEASURE OF PROGRESS.



IN the building and public improvements, and the real estate transfers of the last few years at Memphis, there is a gauge afforded by which to measure the recent progress of the city. It is not overdrawing fact in the least to say that at least \$10,000,000 was expended for lands and improvements thereto, for street railroads and their equipment, for water and gas and electric light works, for conditioning suburban additions, etc., during 1890 and 1891, not to speak of the street work done by the city, the railroad betterments, and the great bridge. Of this \$10,000,000 aggregate spent in development and improvement, \$5,284,000 went into realty by the records, and \$2,521,000 into buildings, and at least \$1,000,000 has been put into construction, or reconstruction, and new equipment by the street railroad companies of the city. Memphis now has sixty-five miles of street railroads, all of them rapid transit lines, and will shortly have about ten miles more. The following paragraphs describe its street roads as they are at present:

STREET RAILROADS OF MEMPHIS.

THE CITIZENS' STREET RAILWAY net-works Memphis, with its forty miles length of electric lines ramifying every quarter of the city, urban and suburban. It is owned chiefly by Chicago parties, but its management is in the hands of Memphis capitalists, who have an interest in it. The conversion of this road from a horse road to one of modern equipment, was to some extent an event in the history of Memphis signaling that very progress which is the subject of this chapter. The work of reconstruction has cost the company something like \$500,000. It includes the paving in granite, of several blocks along the principal street of the city from curb to curb, which work was a requirement of the city, in payment for the franchise and privileges of the company.

This road now has an equipment of 60 motor cars and 100 trailers. It has a power house and a steam plant of 1500 horse power, and an electric generator of 1300 horse power. Its rails are laid upon the principal streets and it is a line passing all the hotels and prominent business places, and running upon the principal

residence streets to Estival and Jackson Mound Parks and to the Base Ball Grounds, Elmwood Cemetery, and, in fact, to all the suburban resorts.

The reconstruction of this road has enhanced property valuations all along it, outside of the city's center, from 25 to 50 per cent. The advantage it is, is especially noticeable in the suburbs it traverses. John R. Godwin, banker, of the city, is its president; R. Semmes, general manager.

THE EAST END RAILWAY is a dummy line, extending from Monroe and Third streets, in the midst of the town, through a suburban residence district east to the race track and fair grounds at Montgomery Park, five miles out, or a thirty minutes run. It was built in 1887, at a cost of \$150,000, and is owned by local capital. There is a place of resort owned by the same company two and a half miles out on the line, and this place, East End Park, the race track and the suburban travel, support the line handsomely, even at the ordinary city fare of five cents.

This suburban traffic has been largely created by the building of the road itself. Leaving the city, the road runs through Monroe street and Madison avenue, both of which are favorite residence streets; and the facility of rapid transit it affords has built up the residence additions of Madison and Gladstone Heights, Lenox, Engelside, Idlewild and Arlington, and almost immeasurably enhanced the value of property in them all. Building and street improvement goes on in them, indeed, at a tremendous rate.

This line is operated independently under the management of W. M. SNEED,—city attorney, and one of the firm of Myers & Sneed, elsewhere mentioned herein—and of other local capitalists.

THE CITY & SUBURBAN RAILWAY, is an overhead electric line, beginning at Main and Union streets, down town, and proceeding through the residence quarter to Magnolia Park, in the southeastern suburbs of the city, about four and a quarter miles from the heart of town. It was built originally, in 1887, as a dummy line, with a branch from the main stem to Prospect Park; but it did not pay, and after a while passed into a receiver's hands. It has lately been converted into a paying prop-

erty by the change to electric motor, and by discontinuing, for the present at least, the branch to Prospect Park.

It runs through a district already well settled, and compacting steadily with home-steads every day. Magnolia Park, its terminus, is prettily wooded, and is also an attraction contributing to its business. It is of six acres area, and is distinguished among the parks of the city for its heavy growth of majestic oaks and other deciduous trees. Entrance to it is free. Fare on the line is five cents. The same proprietors own both road and park. These proprietors are residents of the city. F. E. Laughton, formerly of Boston, is general manager of the road.

THE RALEIGH SPRINGS RAILROAD is an electric line, recently completed, from a terminal in the suburbs of Memphis to Raleigh Springs, a summer resort about nine miles from the city, which heretofore has been accessible by vehicle only. This line opens up, for both residence and manufacturing settlement, a vast area of the surroundings of city particularly suitable therefor. It parallels, in its course, the L. & N. road where it enters the city, and is, therefore, an especially desirable place for the location of manufacturing plants. Land companies are also connected with it, and building sites will be donated by these to such concerns. Something like \$150,000 has been expended by the company on the road, and \$200,000 more will be put into improvements on the Springs in the shape of a summer hotel, picnic grounds, etc.

Raleigh is a place of many natural charms, and, with but little labor, can be made remarkably attractive. It has been furnished with rustic arbors, bridges and summer houses, and thirty acres of fine woodland there has been turned into park by the company.

OTHER NOTABLE IMPROVEMENTS.

THE new railroad bridge over the Mississippi at Memphis we have already referred to. Its cost, \$3,000,000, was borne by a company auxiliary to the Kansas City & Memphis Railroad system, but it is to be used by the Iron Mountain road of the Gould system, and other roads besides, under traffic arrangements with its owners. It is confidently expected by the business community to be of vast advantage to the city, to which advantage the money spent for its construction here, is incidental only. And, besides this bridge, the railroads have all of

them spent large sums here for terminal improvements. Two of them have built new depots, and another is under way.

Another great work of the last year or two was the construction, also by private enterprise, of the new artesian water works, upon which, the purchase of mains, etc., from the old company not taken into account, at least a million has been expended. To R. C. Graves, who was a prime mover in this enterprise, Memphis is most indebted for the boon of pure water, illimitably supplied.

BUILDING IMPROVEMENTS.

THE estimated cost of the new buildings at Memphis, for which permits were regularly issued during 1890 and 1891, was \$2,520,909. The suburbs are not included in this total. The annual aggregate of building improvements is scarcely less than \$1,500,000 a year, and this aggregate steadily increases as the city grows.

Some of the finest structures that grace the streets of Memphis, both business and residence, have been raised during the last two years. In earlier chapters of this work these have been instanced—such buildings as the Randolph office building, the cost of which was \$165,000; the Collier, or Appeal building, which cost \$150,000; the building of the Tennessee Club, which cost \$100,000; the two new theaters, the Grand Opera and the Lyceum, the latter also housing the Athletic Association, which cost \$200,000 each; the Library building, \$85,000; the new churches of the Second Presbyterian and First Methodist congregations, \$100,000 and \$75,000 respectively; the C. & O. depot, \$75,000; the Illinois Central depot and terminal sheds, the same amount; the Tennessee Brewery, which, with its equipment and machinery, cost \$250,000, and the residences, which have also been mentioned in the opening chapter of this work.

This enumeration does not, by any means, include all the structures of metropolitan characteristics Memphis can show. There are numerous others, among them the imposing Post Office building, to which we have made reference; the Cotton Exchange; the Planters' Insurance building, which cost \$100,000; the wholesale house of B. Lowenstein & Co., upon which \$125,000 has been expended; the building of the Oliver-Finnie Grocery Co., which cost at least \$100,000; the Neely building, and others. And, upon the background of the panstereorama presented by these Chickasaw

bluffs, Memphis is disclosed, studded throughout its residence precincts with splendid mansions—is disclosed, even to the most superficial observer, a city whose tendency is toward the finest architecture prevailing in this country. All the later work done displays this tendency.

The materials chiefly used are brick, with stone trimmings, for business structures, and also largely for residences, although wood is far from sparingly employed in the construction of many of the costlier homes, partly because it is cheap, and partly because of the climate, for which wood is very suitable. The building trade has been particularly brisk of late; it has been stimulated by the general growth of the city, particularly in the eastern part, which is mostly favored for residence. Building work is comparatively cheap at Memphis. The principal materials used are produced in the adjacent country. Lumber in a city situated like this, in the heart of the great Southern timber belt, is bound to be cheap. Its price is from \$12 to \$20 per thousand feet. Good framing lumber is \$14 per thousand feet. The price of brick at the kiln is \$6.50 to \$7; laid in the wall, \$10 to \$12. The numerous planing mills of the city are prepared to do as fine work as can be done in their line anywhere.

The building contractors of the city do but little work outside of it. They find a sufficient field here at home. The architects find employment, however, in a considerably larger field, for the most part in Arkansas, Mississippi, Alabama and West Tennessee. There are about ten architects pursuing the profession in the city, and about thirty contractors. The latter are organized as a Builders' Exchange. In the following sketches the principal architects and builders of the city are noticed:

THE MEMPHIS BUILDERS AND ARCHITECTS.

JONES & HAIN, successors, last spring (1892), to Edward C. Jones, architect, of the Appeal Building, have their offices there too. Mr. Jones, of this firm, is a man of more than merely local note in his business. He has been established here 26 years, and has planned and superintended construction during that time, of the most impressive and costly structures of the city, among these the following: The Peabody, Gayoso, and Luehrmann, hotels, the three best here; the Court House, Masonic Temple, Convent of the Good Shepherd, First and Second Baptist churches, and

the palatial residence of Dr. Porter, the most imposing mansion of the city; and of business structures, the Planters' Insurance Company's building, the Milburn Gin & Iron works, the Appeal and the Oliver-Finnie Grocer Company's buildings.

Upon these his reputation rests; and it seems to be supererogatory to say more respecting his rank in, and capabilities for the profession, than simply, that he is the architect of them.

Mr. H. J. Hain, the junior member of this firm, came here about three years ago, as the representative of Terrell & Co., architects, of Columbus, Ohio, especially to superintend construction of the building of the Tennessee Club, for that firm, and also to have charge of the G. D. Raine and S. W. Overton mansions. Since these were completed he has been in business for himself, singly, until he formed his present connection, March 1, last, with Mr. Jones.

JAMES B. COOK, architect, of 297 N. 2nd street, has been established here and been pursuing his vocation since 1857. His office, in fact, has never been closed, Sundays and holidays excepted, since he first began. Neither war, nor epidemic, nor other experience through which the community has passed meanwhile, has interrupted his business.

For more than thirty years he has been recognized as one of the most prominent architects here; as one of the most notable, indeed, in the South. Many of the earlier examples of his skill have been destroyed in the progress of events, by conflagration and the march of improvement, but many still remain, not merely here, but in other parts of the South, to illustrate his attainments. He makes a specialty of the construction of public buildings, churches and court houses particularly, and of fine residences; of designing interiors and special architectural construction and art work. He is an expert in sanitary construction. He has been in the profession since 1850 in this country, and is one of the oldest of American architects. He is open for engagement for architectural work of any sort to be done anywhere in the United States.

C. C. BURKE, architect, 282 Main street, has the inestimable advantage, in his profession, of European education and training. He has been following his pursuit here for more than thirty years, and many of the best, costliest, and handsomest structures of the city testify to his proficiency as an architect.

Among other buildings that have been planned and superintended by him, the following are perhaps the most notable:

Of churches, the First M. E. Church, corner Poplar and Second street; Rowan Memorial Church, Fort Pickering; Trinity Baptist Chapel, Saxon avenue, and besides these the remodeling of the First Cumberland Presbyterian Church. Of stores, the Rowana Block, Main street; the Fransioli, Vogel and Vacaro Block, main street, and Kallaher & Donnelly Building, Second street. Of residences, those of David Zellner and E. L. Goldborn, J. J. Duffy, Sol. Harpman, Joe Tagg, B. M. Estes, J. B. Sawyers, and many others.

DOXER & BUDDEMEYER, architects and superintendents, have their offices at No. 52 Appeal Building, corner of Main and Jefferson streets, They began business here in the early part of 1889, and have exhibited, in the works they have executed, proficiency of no mean sort.

Among the buildings of note which they have planned since they have established themselves here, the Greenville Court House, the Court House at Mt. Sterling, Ky., St. Joseph's Church (the finest church edifice in Memphis), and the Walsh Building at the corner of Commerce and Main streets, a fine three-story brick with stone trimmings, are perhaps the most notable.

Mr. Doxer hails from Minneapolis, Minn., where he was born and reared; Mr. Budde-meyer came from Cincinnati, which city contains more than one example of his skill in his art.

R. B. RICHARDSON, civil engineer, surveyor and architect, of 297 Second street (the Sneed & Bethell Block), was born and raised in Memphis. He is, therefore, a son of the soil; proud of the city of his heritage. This sentiment is manifest in much of his professional work here, for most of the sightly subdivisions and additions that characterize the modern city were laid out by him. He made the original surveys for the improvements that set off the stately Custom House and Federal building here, crowning the eminence of the Chickasaw bluffs, and also for the grounds of the United States Marine Hospital, in the suburb of Fort Pickering.

Mr. Richardson is a graduate of the East Tennessee University. He has been practicing his profession here since 1883. He does some architectural work, but his business is that chiefly of a civil and consulting engineer. He will furnish estimates for grading, farm drainage, levee work, iron and wooden bridges,

depots, etc., and will furnish plans and superintend the same. Disputed property lines are a specialty with him.

V. T. COSBY, contractor and builder, of 59 Court street, has been following that line here since 1887, and has executed some noteworthy jobs in the five years since, among these, the Marks mansion, on Adams street; Judge Estes' house, on De Soto, and R. M. Mansford's, on Linden, are familiar to the judges of fine work at Memphis as first-class of their kind.

Mr. Cosby has his own shops, and employs from ten to fifty hands, as occasion requires. He makes his own interior finish in these shops, and all fine joinery work necessary under his contracts. He contracts for jobs complete, or for the carpenter work only, as may be desired, and gives estimates for work out of the city as well as in it.

He is a Missourian, and a clever mechanic himself. He first came here to superintend construction of the new Memphis theater, and, seeing an opening then, in the progress of the city, for business, embarked in it on his own account, when his connection with that work ceased.

P. F. KEHSE, carpenter, builder and contractor, is too well known in this community to need an introduction to our Memphis readers. To the world outside, however, the following sketch of him will, perhaps, be interesting:

He is a native of Berlin, Germany, and he received his technical training in the famous trade schools of that country. He came to the United States in 1881, and worked, subsequently, in some of the largest establishments of his trade in the Eastern and Northern cities. In 1888, attracted by the unusual advantages offered his trade in the South, he came to Memphis, and embarked in business here for himself. He has been remarkably successful in his business and uncommonly enterprising. Mr. Kehse, indeed, is no man to stand still. He is contemplating erection, in the near future, of a plant for the manufacture, on a large scale, of office and bar-room fixtures, which he makes a specialty. He is agent, also, for the well-known "Willer Sliding Blinds," many of which have been placed in offices and dwellings in this city, and given perfect satisfaction.

Those desiring estimates on buildings, or any kind of interior work, such as office and saloon fixtures, etc., will find it to their advantage to write or call on Mr. Kehse. His office and

shop are at No. 55 East Court street; telephone No. 929.

MEMPHIS REAL ESTATE.

THE progress and prosperity of Memphis is indicated also by the remarkable activity prevailing in its real estate market during the last year or two back. A tax is levied upon real estate transfers, which shows that the valuation of the property that changed hands in the city, during the years 1890 and 1891, aggregated \$5,183,820.

There are special reasons for this activity. Memphis has risen and is still steadily rising in importance as a trade center. It has got to be the first of inland cotton markets; its jobbing trade based upon the production of that and other staples of its trade territory has grown amazingly; its manufactures are developing fast. Railroads have been built to it as a terminal that make it a city of the best transportation facilities of any in the lower valley. Eastern and foreign capital seeking higher profits than can be earned in other parts of the country, has been flowing into it in a steady stream, and has been invested in its bank stock, its business enterprises and its street railroads especially. The work put upon its sewers, the provision of a water supply and the strict administration of its sanitary ordinances make it one of the most healthy and one of the most attractive cities in the world. It has now educational and other social advantages equal to any of its sisters of the South, and a climate which, though inclining to warmth, is never so depressing that a healthy man may not actively pursue an outdoor vocation. It would be difficult to find, in fact, any where in the land a more satisfactory place for a home. Memphis, indeed, is a city of which the statement often made concerning those of California is likewise true, to-wit, that a person who has once been a resident of it can scarcely be content in another place.

Many instances might be cited in proof of the briskness of its real estate market, and of the favor in which it is held as a place of investment by non-residents. For the fact has been discovered that real estate is cheaper in Memphis than in any other city of its size and prospects in the land. Some of the central business property is held at high figures for special reasons; but, generally speaking, property of all kinds, in consideration of the profits that may be made by turning it over, and

of the income it will earn, is very cheap. As much as \$3,000 a front foot has been offered for a bank site on Main street, and \$1,560 has been paid for ground with an ordinary building upon it, on a cross street. Business property centrally situated is worth from \$300 to \$3,000 per foot front—improvements not taken into account; choice inside residence sites, \$50 to \$100 per foot; suburban residence property, from \$10 to \$50 a foot; the residence sites in the outskirts, that are sought by the working class, as low as \$10 per foot, and upon time payments, and money furnished to build. In the extreme outskirts, lots sell as low as \$75 each. Manufacturing sites with railroad or other shipping facilities adjacent, or warehouse sites of similar character, fetch from \$100 to \$200 a foot inside; and in the suburbs many excellent locations can be obtained for the use of genuine enterprises free.

The income obtained from property with improvements, and the steady advancement in values during the last ten years or more, justifies these prices. It is not too much to say that the general enhancement of real estate values, since 1882, has been 500 per cent, and it is nothing unusual to find property paying 25 to 30 per cent on the prices paid for it in the early 80's. Property occupied by negroes, especially, is expected to earn from 20 to 25 per cent. The Peabody Hotel is said to return its owner a rental of \$50,000 a year. Rents for business purposes, however, are moderate. Leases graduated to equalize advance in valuations can readily be got. Rents for residences are somewhat high, owing to the rapid growth of the city, and a desirable house nowhere stands idle. There is a great demand for cottages for the laboring white element. The rentals in the wholesale quarter, for an ordinary three or four-story building are about \$250 a month, and on Main street are as much as \$7,000 per annum for a store, usually including the upper floors. The rental of retail places varies from \$150 to \$260 a month; of an office, from \$10 to \$75; a house of eight or ten rooms, \$40 to \$50 and upwards a month; of six rooms, \$25 to \$30 per month, and of four rooms, \$15 to \$20, if in the suburbs. The cost of building is, if anything, cheaper at Memphis than in most cities. The Building Associations and some eight or ten Mortgage Trust Companies, home and foreign, stand ready to advance a thrifty man the money to build at 8 to 10 per cent on mortgage loan. The prevailing rate of interest for real estate loans is 8 per

cent, and about one-half of values is loaned. Many of the National Building and Loan Associations prefer Memphis city business to any other in the South.

The growth of the business quarter is to the south, along Main and Front streets almost entirely. Of the fashionable residence precincts, east and southeast, mostly along the dummy line of road; of the city generally east.

The largest owners of real estate in the city are John Overton, Jr., B. B. Snowden and Henry Brinkley; of land in the suburbs and county, Messrs. Overton, Snowden, Brinkley, M. C. Pierce, Enoch Ensley, the New South Land Co., the Highland Land Co., the Prospect Park Co., and the Equitable Land and Construction Co. All these parties are enterprising in the manner of improvement to their holdings, and are animated with the spirit of progress which prevails in the community. The transit facilities have lately been very much improved; there is not a horse road in the city; the lines are all electric or steam. A belt-line for freights is projected and built in part.

Living is comparatively cheap at Memphis. From its neighborhood a vast amount of truck is sent north, and the market is well supplied with all the domestic staples. Taxes are reasonable. Gas, as we have seen, is \$1.75 per thousand. This is cheap for a Southern city. Water for household use is supplied at \$2.50 per month for 5,000 gallons, and eight cents additional per thousand.

Property at Memphis can be got for almost any purpose. There is, by reason of the lay of the land, ample acreage suitable for subdivision. The lands outside, available for farming purposes, range from \$25 to \$50 an acre, improved. Unimproved lands in this part of the country can be got for as low as \$3 an acre. The lands adjacent to the city are especially adapted to the raising of cotton, live stock and truck. Settlers are coming in in large numbers and are acquiring farming land in the county and in all the country contiguous to the city.

PROMINENT MEMPHIS REAL ESTATE MEN.

The following are notable real estate agents of the city:

OVERTON & GROSVENOR (John Overton, Jr., and Chas. N. Grosvenor), general dealers in real estate, at 264 Second street, are conspicuous among the agencies of this character at Memphis, both by reason of their large busi-

ness as a firm, and their own individual possessions. Mr. Overton, indeed, is interested in so many projects that the real estate agency, in which he is senior principal, is managed chiefly by Mr. Grosvenor.

Mr. Overton is one of the largest land owners himself of Memphis. The Overton estate, which is largely his, is, perhaps, 'the most valuable single realty interest of the city, and the management of it affords the firm a very large part of their business. This, and other property which they manage here, pays taxes on a valuation of \$2,000,000, a sum very much less than its real equivalent in money.

This one estate has been handed down for generations. The Overton family name is one of note here, not merely for the wealth it represents, but for the active part played by those who have borne it in the development of Memphis. The grandfather of Mr. Overton owned, with "Old Hickory," then General and afterwards President Jackson, a government grant to 5,000 acres of the site of Memphis, and this grant was the foundation of the estate of to-day.

The agency of Overton & Grosvenor probably does more business in inside property, business property especially, than any other here. It has been handling suburban lands also largely of late, during the present era of expansion at Memphis.

Mr. Overton is president of the Tennessee Midland Railroad, and vice-president of the Bank of Commerce. He is actively identified, also, with many other concerns here. Mr. Grosvenor is a director of the Union & Planters' Bank, the East End Dummy Line, the City & Suburban Railway, the Grand Opera House Co., and a score of other local corporations.

H. L. GUION, real estate dealer, of No. 19 Madison street, is one of the representative men of his line in the State. He succeeded to the business of his father, Mr. H. L. Guion, who died about ten years ago. The business of the agency was started in 1865, and it was one of the most profitable here in the lifetime of the elder Guion.

This agency, indeed, leads most of those here in the grand aggregate of its business. Mr. Guion has a list of inside business and residence property that would be hard to equal here. Most of his business is in inside gilt-edged properties, although he does some business in farms and plantations, and a little in suburban acreage. He has a large clientele

among non-residents, for whom he acts as agent, pays taxes, collects rents, interest, etc. Socially, too, he is as prominent here as in a business way.

E. A. KEELING & Co., general dealers and brokers in real estate, at 27 South Court street, handle mineral, timber and farming lands, along with city real estate in Arkansas, Alabama, Mississippi and Tennessee, but at present are chiefly operating in the Memphis market, which affords a sufficient field for the most enterprising and speculative. Their specialty just now (or, rather, Mr. Keeling's, for the "Co." of the firm name is nominal merely) is the development of the eastern and northeastern suburbs of the city, and particularly of the addition owned by the EAST END LAND SYNDICATE, which was organized by Mr. K.'s efforts, and of the THOMAS TRACT, in Northeast Memphis.

The first named of these tracts is on the East End dummy line, in the vicinity of those favorite new residence additions of the east end of the city, known as Idlewild and Madison Heights. It comprises twenty-five acres of residence sites, fast being covered with handsome dwellings, settled upon by the very best sort of people. The prospect is that it will be pretty well built over this year.

The THOMAS TRACT originally embraced fifty-two acres, but half of it has been sold in lump to the new Memphis Fair Association for their grounds. It is about ten minutes ride from Court Square by the Main and Second street line of the Citizens' Electric Railway, and it also is very desirable residence property.

Mr. Keeling has also excellent manufacturing sites here to dispose of, upon the most liberal terms to purchasers. He is largely engaged, also, as a rental agent, and as an investment agent for non-residents. He is an old resident, well acquainted and thoroughly posted, and is an honorary member of the Merchants' Exchange by virtue of the fact that for six years he was its secretary. He is also a prominent member of the Real Estate Exchange of the city.

MINTER PARKER, real estate agent, 289 Main street, having been in that business since 1879, is one of the oldest dealers in the city. His is as fine a list of city and suburban property as any firm in Memphis can show. He deals largely in city residence property, but makes a specialty of subdivisions and timber lands. He has always on hand much valuable city property, and the choicest of

timber lands in the States of Tennessee, Mississippi, Arkansas and Louisiana. He recently finished sale of a subdivision, which he owned in the southern part of the city, the development of which was a decided success. Among other of his various subdivisions "PARKERTOWN," on the City and Suburban Street Railway, may be mentioned.

Mr. Parker was born here, and was formerly bookkeeper for J. T. Fargason & Co. He is a highly respected citizen, and successful business man.

A. J. MARTIN, for some years an attorney here, is associated with Mr. Parker and has charge of the sales department. He has been in the business, since 1884, and is a well-known and popular man in Memphis.

EVERY BROS., real estate agents and brokers, at 12 Madison street, do a general business, covering all the various branches of that calling. The firm began business in 1887, and was originally the partnership of H. E. AVERY, and his younger brother W. T. AVERY. The former died in 1890, and since that time Mr. W. T. AVERY has conducted the business alone, though still holding fast to the old firm name. He is a native of Memphis, and prior to his venture in this business was connected with the wholesale grocery and cotton house of J. T. Fargason & Co., for several years.

ALLEN & FINLEY, real estate agents, of No. 16 Madison street, are classed generally among the most forward and successful of the Memphis real estate men. They handle choice city business and residence property largely, and have highly desirable suburban lots listed with them; make rentals and care of estates a specialty; handle farming, grazing, mineral and timber lands in several of the Southern States, particularly the rich river bottom lands of this section. In short, they have a complete real estate agency organized. They are agents for the HIGHLAND LAND Co., and EAST END REAL ESTATE Co., whose holdings comprise over 1,000 acres of suburban lands; also for the WASHINGTON HEIGHTS, KENSINGTON, WELLFORD TERRACE, CENTRAL HEIGHTS and MADISON PLACE additions, comprising about 20,000 front feet of the choicest subdivisions on the market, lying as they do, in the eastern suburbs, and upon the line of march of the latest and best improvements.

The principals in this agency are A. D. ALLEN and S. L. FINLEY, both of whom have enjoyed a residence of twenty-six years in Memphis, and are well posted, as well as long

and favorably known to the community. Mr. Allen is a native of Alabama. He came here in 1865 and was for many years connected with the Memphis & Charleston Railroad. He is a director in the Merchants' Exchange and vice-president of the Real Estate Exchange. Mr. Finley is a native of Lebanon, Tenn. He came here in 1871 and was formerly ticket agent here for the Louisville & Nashville Railroad. He is secretary and treasurer of the East End Land Co., and secretary of the Hermitage Building & Loan Association of Nashville, and a member of the local board.

M. L. BACON, real estate broker, at 5 Madison street, began business here in 1871. He does a general investment, commission, rental and collection business, and, besides, buys and sells on his own account.

He has a choice list of city property, both business and residence, and is just now devoting a good deal of attention to his WOODLAND HOME SUBDIVISION, which is situated near Lenox Station, on the East End dummy line. This property lies beautifully on high ground, and is covered, not too densely, however, with a natural growth of trees. It is just the place for a handsome home. The plot contains thirty-six lots 50 x 198, and some extras, 100 x 198. The selling price put on these lots ranges from \$12.50 to \$15.00 a front foot.

Mr. Bacon ranks among the most prominent dealers here. He is a Kentuckian and came to Memphis in 1866. He has recently been made president of the local board of the SOUTHERN BUILDING AND LOAN ASSOCIATION, of Knoxville, Tenn., which begins business here under flattering auspices. He refers to the Bank of Commerce, the German National, the Union & Planters', and the Manhattan banks.

GEORGE H. GLASCOCK & Co., real estate agents, of No. 19 Madison street, are successors to the business of the old firm of Barton & Lamb, and are reckoned among the most active and enterprising firms in the business here. That is to say, Mr. Glascock is, for he is the sole proprietor of the agency, the "Co." being nominal only. He does a general commission business and handles business and residence property in all parts of the city, and improved and unimproved suburban property. He makes a specialty of the finer grades of suburban property, and also handles timber lands and unimproved farming lands in the western part of this State, and in Arkansas, Louisiana and Mississippi.

Mr. Glascock is a native of Tennessee and has lived here about five years. He was formerly connected with the Prospect Park & Belt Street Railway, in the capacity of secretary and treasurer. He has been uniformly successful in his present business, and has as substantial a standing in it to-day as any man here.

HATCHETT, RICE & Co., real estate and insurance agents, of No. 43 Madison street, have been established here since 1887. Their business is of a general character; it embraces every legitimate transaction of a real estate or insurance agency of the first class.

They buy and sell, on their own account and on commission, act as rental agents and take care of the estates of absent owners. They have a good list of city and suburban property and bottom plantations, and give especial attention to platting and subdividing.

As the resident agents here for the following companies, they do a general insurance business: Scottish Union & National, of Edinburgh; Lion Fire, of London, and the Southern, of New Orleans, with aggregate assets of over \$40,000,000.

The senior member of the firm, MR. A. HATCHETT, is a native of Virginia, but has lived here a great many years. He was formerly in the cotton business, and is now a director of the Real Estate Exchange. MR. T. H. RICE, the junior member, is a native of East Tennessee, and came here in 1859. He was formerly in the dry goods business. Both have the entire confidence of this community, with whose aspirations to betterment and development they are entirely in accord.

C. E. BARBOUR, real estate dealer and broker, is located at room 21 Appeal Building. He does not do any commission business, but confines himself to buying and selling on his own account. He does business largely in Mississippi and Arkansas timber lands and plantations, and he has some of the choicest property in Memphis on hand and for sale.

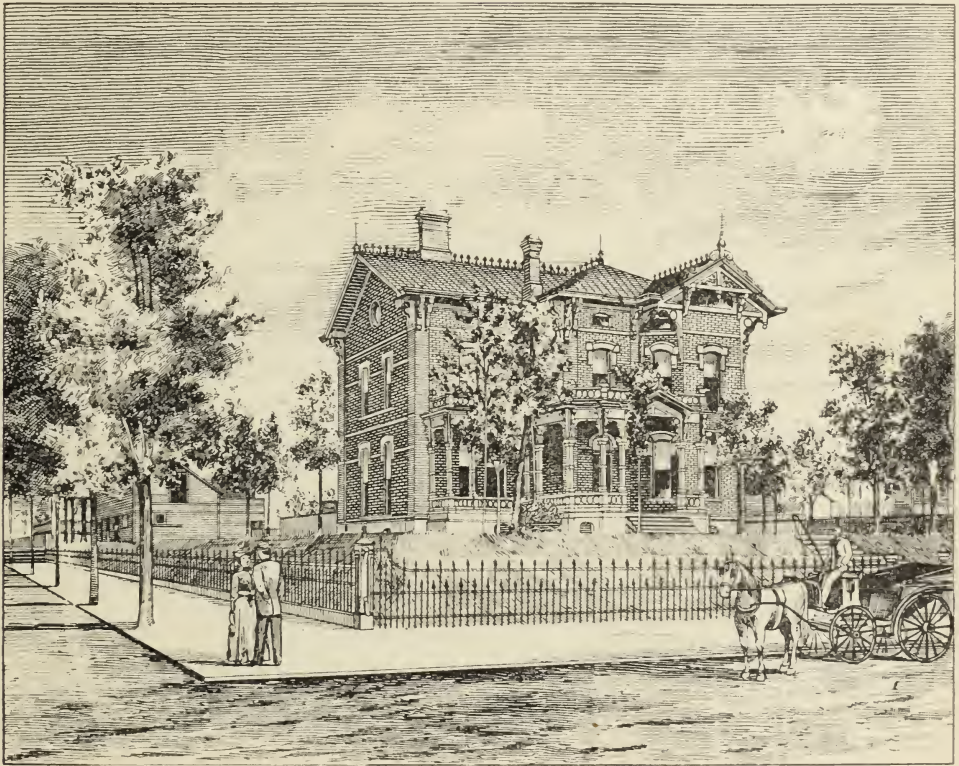
W. D. LUMPKIN, real estate agent and lawyer, has offices at 279 Main street, where he conducts a general brokerage business in property and land. He has a large list of the choicest of Memphis inside business and residence property, and takes care of estates for non-residents, pays their taxes, etc. His largest business, however, consists in the promotion and negotiation of large deals in mineral, farming and agricultural lands in this and neighboring States, a business for which Mr. Lumpkin has both the qualifications and the

connections. In consequence he has been eminently successful, and has grown quite wealthy.

Mr. Lumpkin was born in Georgia, and came here to live in 1848. He spent three years of his life at Princeton, and four years in fighting for the Southern cause. He was a major on Hardee's staff, during the war. In 1860, he left Lebanon Law School with the degree of Bachelor of Laws. After the war he became prominent in both law and politics, and served a term or two in the State legislature; entered

He has a large sale list and rent roll of city and suburban property, besides farming and timber lands in large bodies in Tennessee, Mississippi, Arkansas and Louisiana. And no one has done more to improve the residence portions of Memphis and suburbs than he. He has successfully handled several large subdivisions and is in the market with others well under way, and on the high road, so to speak, to settlement as thickly as the heart of the town.

E. E. MEACHAM, real estate dealer, broker



RESIDENCE OF E. E. MEACHAM.

the race for Secretary of State and withdrew from it, after he was practically elected over his eight opponents; and has been notable at the bar here for twenty-five years or more.

J. H. T. MARTIN, real estate agent and broker, of 34 Madison street, is successor to Goodloe & Martin, and is one of the most successful men in his line. A young man full of energy and business aggression, he began the real estate business when but 19 years of age, and has upbuilt, until now he is ranked among the most prosperous here.

and rental agent, at 34 Madison street, is a Tennessean by birth, and was, for many years, partner in the wholesale grocery firm of M. L. Meacham & Co.

Later, he went into the real estate business, and, in the last four years, has laid off and sold on his own account, 3,000 lots, and built nearly 200 homes, which were sold on monthly payments.

He sustains, by his business methods and conduct, always, the credit and name of Meacham, which, for over forty years here, has been unassailed.

The cut on the page preceding is a representation of his residence.

THE AMERICAN BUILDING, LOAN AND TONTINE SAVINGS ASSOCIATION.

THE AMERICAN BUILDING, LOAN AND TONTINE SAVINGS ASSOCIATION, which has its central office in Memphis, Tenn., has loaned over \$250,000 in less than three years.

Before we proceed with a sketch of it, we may premise to the effect that the building and loan idea is nothing new. It originated in Europe, and such associations have been operated suc-

ceeded westward, and, in a wider field, took a broader scope and form.

The national associations had their birthplace in Minnesota, where they are regulated by liberal yet stringent laws. They opened a desirable field for the investor, as well as the home-seeker and builder, and worked to the advantage mutually of both classes. Only a few years ago the building and loan idea took a firm foothold in the South, and the national plan followed rapidly after the local.

Less than three years ago, the AMERICAN BUILDING, LOAN AND TONTINE SAVINGS ASSOCIATION was organized, under the laws of Tennes-



OFFICES OF THE AMERICAN BUILDING, LOAN AND TONTINE SAVINGS ASSOCIATION.

cessfully in England, Germany and France for over a century with permanent and splendid results.

The original home of building and loan associations in this country was in Philadelphia, where the first one was organized in 1831. That city was largely built up by co-operative associations of this character, which loaned out money only to their members and enabled them to build homes and secure handsome returns on continued investments. A spirit of thrift, economy and enterprise was fostered, with surprising results. These were local organizations, but the idea, in course of time,

see, here in Memphis. The idea of a national was altogether new in this section, and its growth was in the nature of an experiment for a time; but, by the exercise of patience, faith and perseverance, the conductors of the institution overcame all doubts and prejudices and preliminary difficulties, and soon satisfied the business community of the feasibility, the solidity and sound business methods of the association. It has survived petty opposition, panics, hard times and the adversities that beset any new enterprise, and is now on as safe and prosperous basis as any financial institution in all the South. This has not been

accomplished without much thought and hard work. Great success has been the reward of honest endeavor.

The association has loaned out on the best of security over a quarter of a million of dollars, in the period of about two and a half years' active operations. The membership extends from the District of Columbia to New Mexico, and from the Gulf States far up North and West. The loans are well and safely placed in the towns and cities of the adjoining States and in Tennessee, with a fair proportion in Memphis, and the result is a number of handsome buildings at the home city of the association. Indeed, every building and loan association, honestly conducted, should meet with the highest success, and accomplish the most beneficial results; for they are co-operative institutions, conducted at cost price of running expenses, and the wage earner, the man of small means, with or without a home, shares alike with the capitalist interested, in the constantly accruing profits.

The association has declared semi-annual dividends, at the rate of eighteen per cent per annum—certainly a very fine showing, when all the circumstances are taken into account. The workings of the idea and the system were never better or more satisfactorily exemplified.

The methods of the association are based upon the experience of others in many places, and for a long period past. In its plan of operation, the very best results have been crystallized.

A few general facts are all that are needed to complete this sketch of it. The last legislature of Tennessee passed an act requiring national building and loan associations, doing business in this State, to deposit \$25,000 in acceptable securities with the treasurer of the State, as an evidence of good faith, and for the protection of stockholders. This association promptly deposited \$50,000 in such securities, and, to meet the laws of other States, has deposited, altogether, over \$200,000 for the benefit of stockholders at large.

Regular installment shareholders pay at the rate of sixty cents per share per month, as in most other associations, but those who prefer can take full paid up stock at par, in order to avoid the trouble of monthly payments, and receive, in cash, the full earned dividends every six months.

These are safe investments, which cannot fail to attract the attention of investors, large and small. The paid up stock especially affords

excellent opportunity for investments by people of means, or for the benefit of minor heirs.

The officers of this association, which is the oldest of the nationals in Memphis, are THOS. H. CHILTON, president; J. HARVEY MATHES, vice-president; HENRY J. LYNN, secretary; R. J. BLACK, treasurer; all under heavy bonds; and the other directors are: Dr. Andrew Renkert, druggist, of Memphis; L. P. Jehl, merchant, of Memphis; Dr. J. H. Southall, Little Rock, Ark.; Hon. John B. Driver, planter and banker, Osceola, Ark.; H. Clay Porter, banker and manufacturer, Newbern, Tenn.; W. H. Wall, banker, Sardis, Miss.; F. D. Ruth, wholesale merchant, New Orleans, La.; Theo. Read, capitalist, Memphis, Tenn.

The cashier and auditor is W. T. OUTTEN, an accomplished accountant and bookkeeper; he is assisted by W. A. Evans, also a very efficient bookkeeper. The attorneys are, George Gillham, general counsel, and H. M. McKay, office attorney.

This account gives, in brief, the history, organization and aims of an association that has done much for Memphis, and many other places, and offers the best and safest inducements to large and small investors, whether they be homeseekers or merely sharers in the profits of an attractive and well established business.

Those desiring further information should address or apply to the parent office, 41 Madison street, Memphis, Tenn. The inquiries of stockholders, or prospective investors, whether made in person at the home office, or by letter, will be answered promptly and courteously.

The COLONIAL AND UNITED STATES MORTGAGE Co., limited, one of the biggest corporations of this nature doing business in the United States, has a branch here at 4 Madison street.

This corporation is English. Its main office and headquarters are at the city of Hull, in that country, and its stockholders are all resident there. It has a capital stock of £1,000,000, equal in American money to \$5,000,000. Its business is the loaning of money on mortgages on farming lands and plantations in this country, and on estates in the old country. At this branch, no security except plantations or improved farms is accepted. Its rates of interest are as low as the money market affords, and its terms with the borrower are of the most liberal character, the main consideration being the safety of the principal. In most loan companies, principal so advanced can only be paid at the maturity of the loan, but with this

company, the borrower can repay a portion of his loan at the end of each year, if he so desires; and no commission is charged him.

The company is represented here by Mr. N. F. LE MASTER, who has money always on hand for immediate advances. In settlements Mr. Le Master also has authority, so that all delays are avoided, and the borrower has the advantage of being personally present in the adjustment of his business.

Mr. Le Master, is a native of Tennessee, and has lived in Memphis about eight years. He has been a farmer, and a bookkeeper as well, and therefore has had the experience to qualify him for his position. He has been in charge here since 1888, the time this agency was first established here.

THE GRAVES & VINTON COMPANY, of St. Paul, Minnesota, engaged in the mortgage loans business, is represented here by Mr. LEE J. LOCKWOOD, who has elegant offices in the Kitt Williams Block.

This company was incorporated in 1887, under the laws of Minnesota. Its officers, all of whom reside at St. Paul, are as follows: Wm. F. Graves, president; Stuart B. Shotwell, Jr., vice-president and treasurer; Henry C. Gilbert, secretary.

The company acts as western manager for the Middlesex Banking Co., of Middleton, Conn., which, has a capital stock of \$600,000. It has offices at St. Paul, Minn., Denver, Colo., Dallas, Texas, and in this city. Its business here is the loaning of money on first mortgages, exclusively on plantations and farms.

Mr. Lockwood, the manager of the office here, came to Memphis in 1890. He is a native of New York State, and has been connected with the company for a number of years. In fact, he was with the firm of Graves & Vinton, predecessors of the company, before the corporation was formed. He is doing a fine business for it here.

ABSTRACTS OF TITLE.

In the early spring of 1882, Mr. D. A. McOMBER, after an experience of over twelve years in the abstract business in Shelby county, organized THE MEMPHIS ABSTRACT COMPANY, and commenced the compilation of a complete and systematic set of abstract books, the whole of which were constructed under his personal supervision and constant inspection. The most complicated portions being done by him in person; and through his skill, acquired

by so many years of experience, it may safely be said that the records of this company are as near perfect as it is possible to make them, and that they contain more full and more varied information concerning real estate titles, than has ever before been attempted in Shelby county.

The office of the company is located at No. 162 Main street, and its officers are: C. W. METCALF, president; R. J. BLACK, vice-president; D. A. McOMBER, secretary and manager, and T. G. SALTER, treasurer.

Its business is the furnishing of abstracts of deeds, mortgages, wills, court decrees, tax liens, judgment liens, etc., bearing on titles to real estate in Memphis and Shelby county, and it has, under McOmbler's management, acquired such a reputation for accuracy and reliability, that its abstracts are conceded by the legal fraternity to be the very best obtainable.

Mr. McOmbler is a native of New York, was reared in Northern Illinois, and settled in Memphis, in the fall of 1868; since which time—with the exception of a few months in 1872 and 1873—he has been continuously engaged in the abstract business in Memphis; and his experience of over twenty years, with his known accuracy, have made him an authority in matters pertaining to that business.

This is a subject that can scarcely be rendered entertaining to the average reader; but it is one of great importance to all who hold interests in real estate; for, while it is true, that the registration of the several instruments affecting a title is held to be legal notice to all parties acquiring interest subsequently, yet in all large cities the accumulation of records, and the insufficient manner of indexing them, have rendered it so difficult and uncertain a matter to depend upon examinations of them by the help of those indexes, that it has been found necessary to prepare an entirely different system, in which the land itself is the basis, and the names of the different parties in interest, are only incidental. Among the obstacles to an examination by name indexes only may be mentioned: unrecorded instruments, vague and erroneous descriptions, conveyances by persons having no record title, and by heirs of deceased former owners; tax deeds, sheriff's deeds, court decrees (none of which are indexed in the name of the person from whom the title passes); deeds from women whose names have changed in consequence of marriage, and many others. The

compilation of such a system of abstract books, involves not only a vast amount of labor, but the utmost accuracy, and none but expert abstractors can safely be trusted with the work.

In this connection it is well to state that it is an almost universally established custom to require the vendor of real estate to procure and furnish to the contemplating purchaser, an abstract of title, as evidence of its condition; and it would be well for him to procure the abstract so soon as he has determined to sell, instead of waiting until the bargain has been completed,—as by so doing, he would not only inform himself as to the condition of his title, and so avoid a possible failure of the trade in consequence of unexpected flaws in the title; but would also avoid the delay of waiting for the preparation of the abstract,—for it is to be remembered that an abstractor should never be hurried, lest he omit or overlook some fact or instrument bearing on the title.

Real estate agents would do much toward facilitating sales, if they would always require abstracts of title to be deposited with them when real estate is listed with them for sale or for loans.

LEADING LAWYERS OF MEMPHIS.

FROM abstractors to lawyers is an easy transition. The most prominent of the practitioners at the bar of justice in Memphis are those sketched as follows:

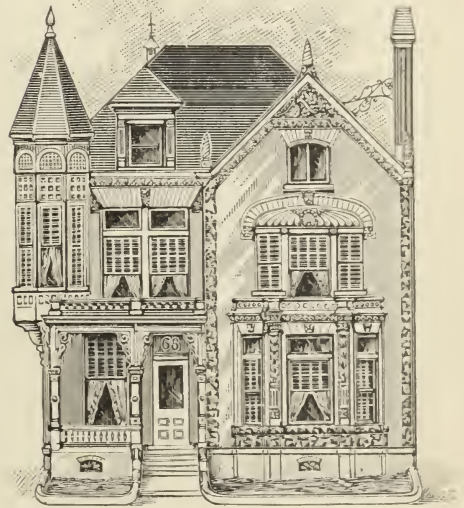
FRAYSER & SCRUGGS (R. Dudley Frayser and Thomas M. Scruggs, 295 Second street), is, in respect of the important interests entrusted it, both in suits at law, and as counselors, one of the most notable law firms of the South. COL. FRAYSER is especially distinguished, not merely as a lawyer, but in business concerns and social life as well.

He is the president of the Memphis City Bank and the Memphis Abstract Co., director of the Memphis Gas Light Co., and of the Planters' Fire and Marine Insurance Co., of this city; and from these and other enterprises in which he has engaged, has accumulated a large fortune. He is said, indeed, to be one of the wealthiest residents of Memphis. He is president, also, of the Masonic Temple Association of the city, and a prominent official in other orders and organizations. He is a native of this county. He derives his title from service with the Confederacy, whose army he entered as a youthful private, to rise, ere the close of hostilities, to the command of a brigade.

He has been practicing his profession here, successfully, since 1865. His partnership with Mr. Scruggs dates from 1882. They are the legal advisers of many corporations and large business houses here, representing them also in court—State and Federal, and frequently also in the Supreme Court of the United States.

MR. SCRUGGS is a younger man than Col. Frayser. He is a graduate of the University of Virginia. He was admitted to the bar in 1877 and came here the next year. He has been practicing steadily, with rising reputation, here since.

HEISKELL & HEISKELL, lawyers of room 18, Kitt Williams Block, are father and son. GEN.



RESIDENCE OF THOS. M. SCRUGGS,
Of Frayser & Scruggs, Attorneys.

S. B. HEISKELL, senior member of the firm, has been practicing since 1844, or forty-eight years altogether. He was a member of the State Legislature in 1857-58, and was chairman of the committee of that body that drafted the Tennessee Code, which code is still in force. During the war, he was a member of the Confederate Congress from the First District of Tennessee, and after the war, 1870 to 1878, was Attorney General of the State. It is from this service that he derives the title of courtesy generally given him.

MR. F. H. HEISKELL, the son, is a native of this State. He was admitted to practice in 1874, and has been associated with his father

since 1878. As a firm they hold a conspicuous place at the bar. Their practice is mostly in the higher courts, Chancery, State, Supreme and Federal.

FRANK P. POSTON, 33 and 34 Appeal Building, comes of a family which has long been distinguished at the bar here. His father, Wm. K. Poston, was prominent as an attorney here from 1840 to 1866, and was one of the pioneer settlers here. His brother, David H., with whom he was associated for years, was also a notable figure in his lifetime in the courts. He was, indeed, one of the foremost lawyers of the South, from 1866 up to the time of his taking off, in 1891.

Mr. Poston himself has been practicing with more than an ordinary degree of success since 1882. He makes a specialty of railroad and chancery business, but has a large general practice also. He is counsel here for the Memphis & Charleston Railroad (of the East Tennessee, Virginia & Georgia system), for the Home, the Arlington and Citizens' Insurance Companies, for the National Cotton Oil and Huller Company, the Schoolfield-Hanauer Grocery Company, and other corporate business institutions. He is also counsel for the order of the Knights of Pythias here.

JOHN JOHNSTON, attorney, of the Masonic Temple building, is one of the leading lawyers of the city, and is considered a clear-headed experienced and competent man, by his clients and brethren of the bar both. He began the pursuit of the law here in 1866, and has built up a general practice in all except criminal law.

RALPH DAVIS, attorney of rooms 21 and 22, Appeal Building, is the leading criminal lawyer of Memphis, and has a very considerable practice also in the civil courts. He is counsel for such business concerns here as the J. S. Menken Co. (department house), and B. J. Semmes & Co. (wholesale liquors).

He is notable, also, socially and politically. Although still comparatively a young man, he has represented Shelby county for three consecutive terms in the legislature of Tennessee; or six years altogether, and he still holds office as a legislator. In the law and in politics, in all the affairs in which he engages, his characteristic is a remarkable energy; that and industry combined. Hence his success.

RICHARD D. JORDAN, attorney and counselor at law, of 12 Madison street, over the Bank of Commerce, practices his profession in all the courts of Tennessee, State and Federal, and

has a general business, embracing every branch of the law, except the criminal. He gives special attention to corporation practice.

He is a Virginian by birth, but was admitted to the bar in this city, his adopted home, in 1869. He has been regarded, for many years one of the leading lawyers of the city. He was official attorney for Shelby county, in which Memphis is, for several terms, and he voluntarily resigned that office at the expiration of his eighth year's service in it.

From January 1, 1885, up to January, 1892, he was president of the Board of Education of Memphis. He had been a school teacher during his study of the law, and naturally had a decided interest in the matter of public schools, which interest brought him into prominence, and recommended him for the place he has held so long.

As a director of the schools, he has displayed a progressive and liberal character. To him, mainly, is due—more than to any other man in Memphis—that awakened interest in education which has re-established the school department upon a sound financial base, added to its resources so many fine new modern schools and aligned the city in this respect with the most forward in the land.

MORGAN & MCFARLAND, attorneys of 22 Madison street, are counsel for the Iron Mountain railroad here, the Pacific Express Company, and other large concerns, and are a leading law firm, not of Memphis alone, but of this part of the country. They have been in partnership since 1880. Both were, however, engaged in practice long before that.

JUDGE MORGAN graduated from college at Athens, Ga., in 1848, and was admitted to the bar in 1850. He practiced in his native State until 1859, and then settled here. When the war came, he organized a regiment here, and for three years was its commander. After the war he returned here, and began again to practice.

In 1867, he was elected city attorney, and two years later he was appointed chancellor by the Governor of the State. This office he held for nine years. In 1880, he was a Democratic presidential elector. Since he left the bench, in 1878, he has been engaged steadily in practice.

Mr. MCFARLAND went out to the war in Cheatham's division of Tennessee Infantry, just after his graduation. He served with honor to the close of the struggle, and then took a course of law at Lebanon, Tenn. He

was admitted in 1867, and has been practicing successfully here since. He is a director in the Livermore Foundry and Machine Company, a large iron works of the city, noticed in this work under the head of the Manufactures of Memphis.

COOPER & PIERSON, attorneys, of 43½ Madison street, have been in partnership only three or four years, but both were old practitioners, experienced in the profession by many years service at it before that. MAJ. COOPER was admitted, indeed, in 1858. He served through the war in the Confederate Army, and at its close returned to practice in Mississippi. In 1875 he came here. He is president of the Board of Directors of the Memphis Hospital Medical College.

MR. PIERSON is a graduate of Cumberland University, Lebanon, Tenn., class of 1881. He has been practicing here for the last ten years.

They have quite a large practice in the courts of Mississippi, and also some business in the Supreme Court of the United States. They are legal advisers to a number of corporations and important business concerns here.

DABNEY M. SCALES, attorney, of 29 Madison street, is a Virginian by birth, but has been a resident of Memphis since the war closed. He began life as a "middy" on the old sloop of war Plymouth, and, when Sumter was silenced, had resigned from the Annapolis Naval School and had enlisted then in the Navy of the South. He rose to be lieutenant of the "Shenandoah" under Commander Waddell, while hostilities continued on sea, and, finding his occupation gone at the close of the conflict, he turned his attention to the more peaceful pursuit of the law.

He studied for the profession at the Oxford Law School, of Mississippi, of which Justice L. Q. C. Lamar, of the Supreme Court of the United States now, was the chancellor. He graduated in '68, and began practice here in '69. He has eschewed politics and stuck closely to his practice. His specialty is commercial law, to which he has given most attention.

CRAFT & CRAFT, attorneys, of 33 Madison street, are father and son, HENRY, SR., a lawyer since '48, long recognized as one of the ablest at the Tennessee bar. He was a staff officer of the Confederacy during the war, but has never been active in politics, and never sought office.

HENRY, JR., has been a practitioner and partner with his father since 1881. They have a very large practice, particularly in the higher courts. They are attorneys for the Memphis

Gas Light Co., the Union and Planters' Bank, and number among their clients, many important business houses and concerns.

J. P. HOUSTON, 295 Second street, is attorney here for the L. & N. Railway Co., and is legal adviser for other important business interests here. He is a native of Alabama, was a student of the University of Virginia, and has been prominent as a practitioner here since 1874. He has reputation here, where he is best known, as a thoroughly reliable and experienced man in the business he pursues.

CANADA & STEEN, attorneys, of 14 Appeal building (L. T. M. Canada & J. M. Steen), have been in partnership here since 1887. MR. CANADA graduated from the literary department of the Southwest Baptist University, at Jackson, Tennessee, in '83, and later at Lebanon (Tenn.) Law School. MR. STEEN is a graduate similarly, of the literary school at Oxford, Mississippi, and of Lebanon also.

As attorneys, they are both successful and responsible. They represent many notable business concerns here. They practice in all the courts, State and Federal, but make a specialty of chancery practice.

T. W. & R. G. BROWN, attorneys, of the Appeal building, have for their clients many of the leading business men and institutions of the city. They have a large practice in all the local courts, State and Federal, and even in those at Washington, D. C. They are father and son.

JUDGE T. W. BROWN has served as special judge many times, but has never sought office or official honors. He gained renown early in his career as a lawyer, by his defense of the Shelbyville, Kentucky, lottery, and his reputation, although he served four years in the war, in Hardee's corps, is chiefly founded on his professional attainments and achievements. He is a Kentuckian, and first settled here in 1861. His son was admitted to practice here in 1880, and they have been in partnership since 1886. They have a great deal of business in the Arkansas, Kentucky and Mississippi Courts, as well as those of Tennessee. MR. R. G. BROWN, is one of the pioneer Single Tax men of Tennessee. He was the second man of prominence in the State, to advocate the Henry George system of taxation. He was elected secretary of the first national convention of Single Taxers, held at Cooper Union, New York, in September, 1892, and has been secretary of the Memphis Single Tax Association, since its organization in 1888.

EDGINGTON & EDGINGTON, attorneys, of 18 Madison street, are father and son. The elder has been practicing here since 1866. His son has been associated in the pursuit of the law with him since '88.

MAL. T. B. EDGINGTON, senior member of this firm, is a graduate of the Ohio Wesleyan University, situated at Delaware in that State, class of '59, and was admitted to the bar in Iowa in 1860. He practiced there until the war broke out, and then enlisted in the Federal army. He came out of the war a major of infantry. After the war he settled here and has since been continuously and successfully engaged in practice in the Tennessee Courts, State and Federal, and in the Supreme Court of the United States.

His son, MR. H. N. EDGINGTON, is a graduate of the same institution as he, and has already taken a position among the solid men of the new generation of lawyers here.

Edgington & Edgington are counsel for R. G. Dun & Co.'s Mercantile Agency here, for the Geo. Arnold Grocery Co., the James & Graham Wagon Co., and other concerns of importance.

WATSON & FITZHUGH (J. H. WATSON and G. T. FITZHUGH), attorneys, of 4 and 5 Appeal building, have displayed exceptional skill in their profession by the successful conduct of many cases during the time they have been established in partnership. They are attorneys for such concerns as the Corbin Banking Co., of New York, which has a branch here; the Colonial & United States Mortgage Co., an English institution, also doing business here; the Shelby County Savings Bank, and the Tennessee Midland Railroad. Commercial and corporation law and chancery practice constitute their specialty.

Mr. Watson, of this firm, is a Mississippian. He comes of a family distinguished in that State, in tribune and forum. He had a brother Assistant Attorney-General of the United States, and his father was a judge, congressman of the United States, and, during the war, was a senator from Mississippi in the Confederate Congress. He has been a member of the legislature himself, but that is his only experience in politics. He is a graduate of the State University of Mississippi, and has been practicing for twenty years.

His partner, Mr. Fitzhugh, is also a native of Mississippi. He graduated with high honors from both the literary and law departments of the University of that State, and has since

steadily pursued his profession and rapidly risen in rank, influence and reputation in it here. He is one of the local counsel of the Illinois Central Railroad Company.

WM. W. GOODWIN, attorney, of 28 Appeal building, makes a specialty of chancery and corporation cases. He practices in all the higher courts, State and Federal, and, having twenty-five years' experience along with real abilities, is more than ordinarily successful. He is a native of the State, and, as one of Forrest's cavalry, a veteran of the Confederacy.

LEE THORNTON, attorney, of 55 Madison street, was admitted in 1882, and has been practicing here successfully ever since. He has been admitted in the Supreme Court of the United States, and has conducted many important cases to a winning conclusion in the Federal as well as State Courts of the South.

He is a native of this, Shelby county, and has lived here all his life. Socially, as well as at the bar, he stands high.

JOHN H. WATKINS, attorney, of room 29 Cotton Exchange building, is a graduate of Vanderbilt University, Nashville. He came here from Fayette county in 1889, and has acquired a very considerable practice for the short time he has been established here. Mr. Watkins has the gift of oratory, and is considered one of the most promising of the younger practitioners at the Memphis bar.

JOHN LOAGUE, public administrator of Memphis, is now serving his third term of four years each in that office. He has been a resident of the city continuously since 1860, and has held, perhaps, more official positions of honor and trust, than any man in it. He has twice been a member of the School Board, has been three times tax collector, has been county clerk, member of the constitutional convention representing the city, surveyor of the port, and the city's mayor. He held office during the dark days of Reconstruction, but passed through that era of corruption with clean hands. He has always been noted, indeed, for his fidelity to principle, and has never regarded public office a private snap.

While a member of the General Assembly of the State in 1879-80, he took prominent part in the rehabilitation of the city, by means of its present form of charter, as the Taxing District of Shelby county. Testimonials were presented him after the epidemic of '78, in recognition of his unselfish labors during that terrible ordeal to the community here.

Mr. Loague is a member of the bar, admitted in 1878. He has been fortunate in his investments, and has accumulated considerable property here. He is a native of Ireland, sixty-three years old; but has been a resident of the United States forty-five years. He is married and has a grown up family.

ROBERT E. LOAGUE, attorney, is a son of John Loague, public administrator of Shelby county; and as his business is largely in probate and connected with that office, has his office at the Court House, in the public administrator's department.

Mr. Loague has lived here since 1860. He was admitted to the bar here in 1877, and has been practicing with considerable success ever since.

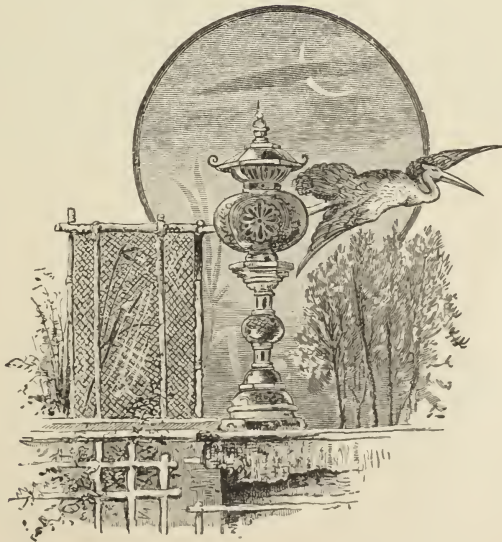
W. D. WILKERSON, attorney, of 20 Cotton Exchange building, is a native of Fayette county, in this State, and is a graduate of Cumberland University at Lebanon. He has been practicing since the close of the war, four years of which were spent by him in the Confederate service. He has a very good practice in the Chancery Court, and that business is a specialty with him, and has a profitable general

practice besides, in all except criminal business, which is not his forte. He is, in short, an excellent lawyer, and entirely responsible man.

GEORGE ELLIOTT, attorney, of 102 Randolph building, is of Scotch-Irish birth, but has been resident hereabouts for so long a period as to be thoroughly identified, both by interest and sentiment, with the city especially, and the country generally. He has long been prominent here as a lawyer of marked ability and considerable fortune, acquired during a long and successful practice, and of experience also in his calling in other parts as well.

He was admitted to the bar in San Francisco in 1865, and has been enrolled a practitioner by both the California and Nevada supreme courts. He has practiced in the Far West six years altogether, the rest of the time, since he was first admitted, twenty-seven years ago, here.

His practice is largely in the Federal courts, and in the chancery courts of the State. He has a ripe experience in railroad and corporation cases, both for and against, and has been particularly successful in damage cases, some of them involving as much as \$50,000 and even \$100,000 or more.



to shorten the time between the North and South and lessen its expense. The road is now in the finest condition, with respect to its roadbed and equipment both, and it has led the way in the matter of quick and comfortable passenger service, for its competitors to follow. Its passenger time from Chicago to New Orleans is twenty-nine hours; St. Louis to New Orleans, twenty-four; Memphis to New Orleans, thirteen and a half. Freights, Chicago to New Orleans, take sixty-five hours; Memphis to New Orleans, thirty.

The principal cities and towns of importance along the line south of the Ohio river are McComb City, Summit, Brookhaven, Hazlehurst, Crystal Springs, Jackson, Miss., Kosciusko, Aberdeen, Yazoo City, Canton, Winona, Vaiden, Grenada, Water Valley, Oxford, Holly Springs, Bolivar and Jackson, Tenn. Some of these are places of very considerable importance. Its principal connections are the Southern Pacific, Queen & Crescent and Texas & Pacific Railroads and Ocean Steamship lines at New Orleans, the Vicksburg & Meridian Railroad, at Jackson, Miss.; the Memphis & Charleston, at Grand Junction, Tenn.; the Mobile & Ohio, at Jackson, Tenn.; the Louisville & Nashville, at Milan, Tenn.; the Nashville, Chattanooga & St. Louis, at Martin, Tenn., and the Chesapeake, Ohio & Southwestern, at Fulton, Ky.

The branches of the main stem available to Memphis as highways into its tributaries, are these: The Aberdeen branch, Durant to Aberdeen, Miss., 108 miles; the Yazoo & Mississippi Valley division, Jackson, Miss., to Parsons, Miss., 115 miles; and the East and West road, Durant to Tchula, Miss., 26 miles. The auxiliary service of the steamers of the company plying on Yazoo river, is also at the service of Memphis for trade.

Cotton, grain, fruits, lumber and coal, are the principal items of this company's traffic with Memphis. The amount of cotton received here by this line during the season just past, was 80,000 bales.

The company is paying special attention to the development of its local trade, and is giving particular encouragement to the planting of fruits and market gardening, which lines of business are rising into great importance hereabouts. The country through which it runs in Louisiana, Mississippi and Tennessee is admirably adapted for all kinds of small fruits, berries and vegetables, and also for dairy farms. The carriage of foreign fruit northward from New Orleans makes also a large

proportion of its traffic. This line is the pioneer in that business, and gives special attention to the prompt and quick handling of these tropical perishables.

This company has built a handsome new passenger depot here at Main and South streets, and new shops in South Memphis. It has expended at least \$150,000 on these and other terminal improvements.

The Illinois Central is officially the Chicago, St. Louis & New Orleans Railway. Popularly it is the "Great Jackson Route." Its president is STUYVESANT FISH, of New York, and that city is its financial headquarters. Its executive department has operating headquarters in Chicago. J. C. WELLING, first vice-president; J. T. HARAHAN, second vice-president, and T. J. HUDSON, traffic manager, preside there. The local management is in the hands of J. B. KEMP, division superintendent, and F. L. DRAKE, assistant general freight and passenger agent. Its city office here is at 303 Main street.

The land commissioner of the road, E. P. SKENE, of Chicago, has for sale 150,000 acres of fine lands in Illinois, and 410 town lots in that and other States, information as to which can be obtained by correspondence.

THE "L. & N."

The LOUISVILLE & NASHVILLE RAILWAY SYSTEM, which owns, controls and operates 3,045 miles of railroad in the South and West, and is interested indirectly in 1,500 more—is one of the great systems of the country, in fact—has Memphis for one of its terminals by medium of a division of its main line extending from the city to Bowling Green, Ky., over a length of 263 miles, northeast.

This division is, the most of it, a road absorbed by the L. & N., which was the second built out of the city, and originally projected in 1854 from Memphis to Nashville; but afterward built to a junction with the L. & N. at the northern Tennessee line. The Louisville & Nashville acquired possession of it a few years ago, and has since afforded Memphis the full extent of its widespread lines of communication, which have been gradually extended until they cover all the vast central region between the Lakes and the Gulf one way, and the Alleghanies of the East and South and the Mississippi river the other.

To the north this road gives to Memphis access to its principal terminals in that direction—Louisville, Cincinnati, Chicago and St.

Louis—and it opens to the city a vast territory, extending from the southern extremity of Florida to the parallel upon which is situated St. Joseph, Mo., Pittsburgh, and numerous other large centers of population. It connects the city also directly with New Orleans, Mobile, Pensacola, Montgomery, Birmingham, Nashville, Knoxville, Lexington, Paducah, Evansville, and other principal cities of Ohio, Missouri, Illinois, Alabama, Kentucky, Tennessee, Louisiana and Florida.

Since 1879 it has increased its mileage, direct and auxiliary, in the South, from less than 1,000 to more than 4,500. During the last few years it has been extended into the Alabama coal and iron regions, and branches have been acquired in Tennessee and Kentucky. Valuable terminal and wharf property has been obtained at Mobile, Pensacola, and New Orleans; new construction shops have been built at Evansville, Ind., and Decatur, Ala., and grand passenger depots at Birmingham and Louisville, the latter, just completed, the finest in the Southern country. At the same time its roadbed and equipment have been made the best of any line in the South.

The time on its main lines, to and from Louisville, Cincinnati, St. Louis and Chicago, has been greatly reduced, and its terminal facilities at the latter city are being extended to prepare especially for the coming World's Fair travel and traffic. From Memphis to Louisville the passenger time of the line is 14 hours; to Cincinnati, 18; to St. Louis, 12; Chicago, 18. Freights go to these points or *vice versa*, in 36 hours to Louisville, 48 to Cincinnati, and 43 to Chicago.

At the St. Louis Union Depot connections are made by it with all the lines running out of that city. At Cincinnati, which is 487 miles distant from here by this route, connection is made with the Pennsylvania line and all trunk lines from New York. New York, Baltimore and Washington connections are also made at Montgomery and at Calera, in Alabama. Birmingham can be reached from Memphis, via Decatur, on this line, and the Virginia Springs and sea coast via its Knoxville branch, connecting at Norton, Va., with the Norfolk & Western road. Its most important divisions to Memphis are those extending into the coal and iron regions of Tennessee and Alabama, namely, the Henderson division, on which are the Tennessee and Kentucky mines, and the South and North Alabama division, and, more especially, as a highway into the *infield* of trade of the

city, its Memphis branch, from Bowling Green here.

This branch crosses en route the Cumberland and Tennessee rivers, on which there are regular packets plying, and connects, at various crossings, with the Nashville, Chattanooga & St. Louis, Mobile & Ohio, and Illinois Central roads. Upon it are such thriving towns as Russellville, Clarksville—fifth in rank of the Tennessee cities, and notable for its tobacco trade—Erin, Paris, Milan, McKinney and Humboldt. The traffic over it from here requires six to twelve freight trains daily, three each way, and the same number of passenger trains.

Last year the L. & N. system, as a whole, carried 5,200,000 passengers, and transported 17,000,000 tons of freight—sugar and molasses, from the Gulf plantations; flour, grain, beer and provisions, in transit from the West to the South; cattle, horses and mules going both ways; Southern lumber products, coal and iron, leaf tobacco, cotton and fruits; salt, cement, lime, and a vast aggregate of miscellaneous commodities.

Upon the Memphis division the principal traffic was cotton, ten per cent of it going to, and twenty coming from Memphis, lumber from all parts, coal and pig iron from the Southern mineral districts, a vast quantity of fruits, some days thirty carloads northbound, and general merchandise forwarded from all the great distributing centers of the land.

The L. & N.'s headquarters are at Louisville, but the following managing officers are stationed at Memphis: L. S. ROBERTSON, division superintendent, who has been twenty years with this same company; J. F. GRACEY, division freight agent, also an experienced railroad official, and JOHN A. SCOTT, district passenger agent, 312 Main street.

THE MISSISSIPPI VALLEY ROUTE.

THE "MISSISSIPPI VALLEY ROUTE," or Louisville, New Orleans & Texas Railway—Memphis to New Orleans—and the Newport News & Mississippi Valley Company—Memphis to Louisville, Kentucky, connecting at Paducah, Evansville and Louisville with lines to the North and East—forms, with the Ohio Valley Railway, the Mississippi Valley Route.

Although these three roads are operated separately to some extent, they constitute practically one line. They effect a junction at Memphis that makes a trunk line of them 1,485 miles long, and are part of the great Southern

Pacific or Huntington system of Western and Southwestern roads; the middle link, in fact, in the now continuous Southern trans-continental route of that system, which, by means of them, and of their connection with the Chesapeake & Ohio, is an unbroken route from Newport News and Norfolk on the Atlantic Slope, to San Francisco on the Pacific.

To Memphis, however, these roads have certain characteristic advantages, among them, these: The Louisville, New Orleans & Texas runs through the richest and most productive cotton lands of the earth, the great alluvion of the lower Mississippi; the Newport News & Mississippi Valley also traverses a cotton district in the neighborhood of the city, and is a line direct to Louisville and Cincinnati, and thence to the Eastern cities, and besides that, to the iron and coal fields of the Cumberland and Blue Ridge Ranges of the Alleghanies, in West Virginia, Old Virginia and Eastern Kentucky. And both lead to that greatest of all highways, the great sea; the Louisville, New Orleans & Texas to the Gulf, and the other to the port of Newport News at the entrance to Chesapeake bay.

The Louisville, New Orleans & Texas is, as a line down the lower valley of the great river, the more important, perhaps, of the two to Memphis. Its main line parallels closely the Mississippi river on its eastern side, all the way from Memphis to New Orleans, a distance, by the course it takes, of 455 miles. It has branches, however, extending into the prolific sub-tropics it traverses, that increase its mileage to a total of 811. The most important of these are its Riverside Branch, a loop from one point on the main line to another, 124 miles long, which follows the bend of the river, at and above the Northern Louisiana boundary line; the Natchez & Jackson division, 100 miles, from Natchez, Miss., on the river, to Jackson in the same State; the Helena Branch, 19 miles, from Eagle's Nest, Miss., bisecting the main line at Lula, in Mississippi, to the transfer across to Helena, Ark., and the Bayou Sara branch, an elbow, 43 miles long from the main line in Louisiana, through a corner of that State, into Mississippi.

The principal cities on this line between its two great terminals, are Helena and Arkansas City, Arkansas, (both cotton and lumber towns), Jackson, capital of Mississippi, and a cotton spinning as well as trading town; Greenville, Vicksburg and Natchez, Miss., and Baton Rouge, La., river towns, of 12,000 to

15,000 population each, the latter also a State capital.

The connections made by it en route are these: At Helena, with both the Arkansas Midland and Iron Mountain Railroads; at Arkansas City, with the Iron Mountain, of the Missouri Pacific system; Greenville, and Elizabeth, Miss., with the Georgia Pacific; Jackson, with Illinois Central and Queen & Crescent; Vicksburg, with the Queen & Crescent, and at New Orleans and Memphis, with all local railroads and water routes.

The principal traffic of the road is in cotton. Last season about 150,000 bales were hauled by it into Memphis, or 20 per cent of the whole amount received here; and more than 460,000 were carried by it to New Orleans. A large part of this cotton came from the famous Yazoo Delta, through the heart of which this highway proceeds. Sugar, rice and lumber, the products of its tributaries, and cotton seed products, are also large items of its business.

Four freight trains of this line leave Memphis daily, and three passenger trains. The time to New Orleans, passenger, is fifteen hours, freight, twenty-eight. Roadbed and train service by this line are superior; the Huntington policy is progressive. A fast schedule is now in effect over this line, with all the latest Pullman improvements, between New Orleans and Cincinnati. Tickets are on sale, also, over it from New Orleans to St. Louis by the Newport News & Mississippi Valley's connection at Fulton, Ky., with the Illinois Central and Cairo Short Line.

This road enters the new Union Depot here, erected by the Newport News & Mississippi Valley Railway at the foot of Poplar street. Its operating headquarters are also here, with the following officials resident: MAJOR J. M. EDWARDS, vice-president and general manager; M. B. CUTTER, general superintendent; L. F. DAY, traffic manager; P. R. ROGERS, general passenger agent; F. C. DUMBECK, assistant general freight agent. Major Edwards is a civil engineer. He supervised the building of the road and has had charge of it since it was finished.

A few miles above New Orleans this road has established extensive terminals with docks and warehouses at a point which is known as SOUTHPORT. The purpose of that establishment is to provide for the export and import trade of Memphis, St. Louis, Kansas City and the South and West generally. The largest steamships that enter at New Orleans come up

the river direct to Southport and tie up at the company's wharves at that point. The Louisville, New Orleans & Texas Railroad handles export cotton from its line and connections largely through Southport, and of this one item over 180,000 bales have been shipped by its line from Memphis alone during this the season of 1891-92. A large grain elevator has been erected also at Southport by the company by which about 5,000,000 bushels have been handled this same season; all of it forwarded from Memphis in connection with Western lines.

Large land grants were made this road to encourage its projectors. It has been selling these lands at the rate of 50,000 acres a year. It has still left, however, and for sale in the Mississippi-Yazoo Delta, 720,000 acres of land. Here there are large unoccupied areas especially adapted to general farming. Two bales of cotton may be raised to the acre. There is room enough for 100,000 families to locate. These lands are for sale on most favorable terms—a small cash payment, the balance on long time. They are sold in tracts of forty acres and upwards. As cotton, corn and grain lands, for fruit, stock, vegetables, and in respect of their timber and transportation facilities, they have not their superior in the South, and scarcely their equal upon the foot-stool. Some of these lands are valuable for the cypress brakes that cover them, and some for other timber, chiefly, however, the hard woods. The company's land commissioner is G. W. McGINNIS, Memphis.

The NEWPORT NEWS & MISSISSIPPI VALLEY COMPANY, with its latest acquisition (the Ohio Valley Railway), extends from Memphis, Tenn., to Evansville, Ind., and Louisville, Ky., forming a line via Fulton to St. Louis and Chicago, via Evansville to Chicago and other Northern cities, and connecting at Louisville with various lines for Chicago and the North and with the trunk lines leading thence to Eastern seaboard cities.

The Newport News & Mississippi Valley Company and the Louisville, New Orleans & Texas Railroads, are, as we have intimated, under one management, so far as their traffic and transportation is concerned. The general freight agent and general passenger agent of the Newport News & Mississippi Valley Company are located at Louisville, and the superintendent at Paducah, Ky., but the office of the traffic manager, assistant general freight agent, and general superintendent, is at Memphis.

Until recently it had but two branches, one from Troy to Tiptonville, and the other from Cecelia to Elizabethtown, Ky., but it has lately secured control of the Ohio Valley Railway extending from Princeton, Ky., to Evansville, Ind., with a branch to Uniontown, Ky., and this latter company is at the present time engaged in building a line from Princeton to Hopkinsville, Ky., which line will be in operation on the first of July, 1892.

Covington, Ripley, Dyersburg and Moffat, Tenn.; Fulton, Mayfield, Paducah (one of the largest towns on the Ohio river), Grand Rivers, Princeton, Nortonville, Central City, Rockport, Litchfield, Cecelia, and West Point, Ky., are on its main line, Memphis, to Louisville. Fredonia, Marion, Sturgis, De Koven, Morganfield, Uniontown, Henderson, Ky., and Evansville, Ind., are on its Ohio Valley division.

The principal traffic over it is in cotton and cotton seed products, grain, lumber, tobacco and coal, all which are productions of the territory tributary. Grain growing is profitable along it. The richest coal mines in the State of Kentucky are located on this line. Many new shafts have been sunk on its Ohio Valley division which give promise of a great production of both domestic and steam coal of high grade. At Grand Rivers, Ky., situated in the narrows between the Tennessee and Cumberland rivers, a very large furnace has been put up to utilize the rich iron deposits of that district of country. This furnace will be in full blast shortly, and from its advantageous situation, will be enabled to do business everywhere north of the Ohio and east of the Mississippi under exceedingly favorable circumstances.

Four regular freight and three passenger trains are run into and out of Memphis daily over this line. The time over it by passenger train to Louisville is fourteen hours; to Cincinnati over the Ohio & Mississippi, seventeen and a half hours; to Evansville, fourteen hours. Freights go in thirty-six hours to Cincinnati; thirty to Louisville, and twenty-six to Evansville.

The Newport News & Mississippi Valley shares with the Louisville, New Orleans & Texas, the new Union Depot of the former company here, situated on the river front at the foot of Poplar street. This depot is a modern structure of pressed brick and stone trimmings with which there is nothing to be compared in an architectural way south of Louisville. The tracks running into it are covered for a distance

of 500 feet, with a massive and lofty iron truss shed, which affords protection to all departing and arriving trains. The upper part of this depot is occupied by the freight claim departments of the lines comprising the *MISSISSIPPI VALLEY ROUTE*, by the division offices of the Pullman Palace Car Co., and offices of the general baggage agent, train master, and chief train despatcher of the Southern division of the Newport News & Mississippi Valley Railway Company.

THE IRON MOUNTAIN ROUTE.

The *IRON MOUNTAIN ROUTE*, of the Missouri Pacific Railway Company or Gould Southwestern system, is of double service to Memphis. It affords the city a direct line to St. Louis and thence by connections of its own system to all points west and northwest of the Mississippi river, and is also a Southwestern route through Arkansas, Louisiana and Texas. It is, with its branches, 1,545 miles long; not quite a third of the total length of its system, which embraces the Texas & Pacific trans-continental from New Orleans through Texas to El Paso, the main line Missouri Pacific, St. Louis to Denver, Col., and has very close traffic relations with the Cotton Belt Route of Arkansas and Texas, and the International, also of the Lone Star State; which net-works, in fact, all the West and Southwest between the Missouri river and the Mexican line on the one hand, and the Mississippi and the Rockies on the other, and is a principal highway to and from such cities as St. Louis, Kansas City, Omaha, Denver, Pueblo, Fort Worth, Dallas, Houston, Galveston, New Orleans, Hot Springs, Little Rock, Pine Bluff, Shreveport, Alexandria, Cairo and Memphis.

The Iron Mountain entered Memphis in May, 1888. It traverses Eastern Missouri, Arkansas, and by its new extension, the Houston, Central Arkansas & Northern, in large part, Louisiana also. The main stem extends from St. Louis to Texarkana, a city bisected by the Texas and Arkansas boundary line. From St. Louis proceeding directly to Memphis, it parallels, approximately, the course of the Mississippi river, at a distance west from it of about fifty miles.

Its ramifications in Arkansas are the following: Little Rock northwest to Fort Smith, 167 miles; Little Rock south to Alexandria, La., 293 miles; Doniphan to Neely, 20 miles; Newport to Cushman, 42 miles; Gurdon to Camden,

34 miles; Fort Smith to Greenville, 18 miles; Warren to Arkansas City, 18 miles; Memphis to Little Rock, 151 miles; Belmont Branch, St. Louis to Cairo, 136 miles; Knobel to Helena, 141 miles; Cairo to Poplar Bluff, 74 miles, and one or two other shorter links and lengths.

Its connections are: The Frisco, at Fort Smith; the Cotton Belt, at Pine Bluff, Paragould and Texarkana; the Texas Pacific, at Texarkana and Alexandria; and all the roads centering at St. Louis, Cairo and Memphis.

It runs four regular freight trains from Memphis and three passenger trains daily, one of the latter to Little Rock and the others to St. Louis. It brings into this city a vast lumber, cotton and general traffic. It crosses the river by the new bridge here, completed May 12th last, and is enlarging its terminal facilities in anticipation of the increased business thereby. It has now also in course of erection at Tennessee and Calhoun streets a new passenger depot of pressed brick and stone coping, which will be second to none here in its architecture and conveniences.

It has 2,000,000 acres of excellent farming lands for sale in Arkansas; R. A. A. DEANE, Little Rock, is its land commissioner; JAY GOULD is its president; S. H. H. Clark, first vice-president and executive head; H. C. TOWNSEND, general passenger and ticket agent, St. Louis; H. D. WILSON, ticket agent, Peabody Hotel, Memphis; B. G. SARGENT, Memphis, freight agent.

THE COTTON BELT ROUTE.

ROUTE TWO, from Memphis through Arkansas into Texas, is by means of the *ST. LOUIS SOUTHWESTERN RAILWAY* or Cotton Belt Route, which, practically, has a terminal here by its connections with the St. Louis, Iron Mountain & Southern Railway, (and indirectly with the Little Rock & Memphis Railway, and the Kansas City line, similar to that which carries its traffic through to St. Louis over the Iron Mountain also). This road contributes, to swell the commerce of Memphis, a very large lumber, cotton and miscellaneous business, which originates in the production of these staples in the rich States it traverses. The Memphis & Little Rock crosses it at Brinkley in Eastern Arkansas, about seventy miles from Memphis, and the connection with the Iron Mountain road is made at Fair Oaks, sixty-two miles from Memphis, via which point the Cotton Belt Route operates solid, independent trains from and to Memphis.

While it is operated independently, it will be seen that it has close relations with the roads of the Gould Southwestern system, and whether a component, an ally or feeder merely of that system, it is certainly an integral part of the grand scheme of iron highways leading to Memphis.

The Cotton Belt is a Southwestern trunk line of more than ordinary importance. It is, with its branches in Missouri, Arkansas, Louisiana and Texas, 1,229 miles long. Its main stem, from Cairo, Ill., at the mouth of the Ohio, through Texarkana at the Texas-Arkansas line to Gatesville, Texas, is 723 miles, and it has one great arm extending from Mt. Pleasant, Texas, on this main line to Fort Worth, Texas, which is 155 miles long. It has seven principal branches diverging from this main stem or limb; one to Delta, Mo., where the Iron Mountain meets it going south from St. Louis; and others to Little Rock, capital and principal trade center of Arkansas; to Shreveport, the second city of Louisiana in trade and population; to Sherman, Texas; to Lufkin in the great pine belt of the Sabine region of Texas; and to Hillsboro, Texas, in the heart of the Brazos cotton region.

Two of the cities just referred to, Little Rock and Fort Worth, have a population of 35,000 to 40,000 souls, Waco has 25,000, Shreveport between 15,000 to 20,000, Pine Bluff about 14,000, Cairo and Texarkana 12,000 each; and four others on the line, Camden, Tyler, Corsicana and Sherman, from 4,000 to 12,000 each. They comprise, as a group, the most prosperous and progressive cities of the Southwest; and their flourishing condition is manifestation of the wealth of their surroundings and of the country sustaining this road.

At Delta, Mo., the St. Louis connection with the Iron Mountain Railway is made, and from that point, by a trackage arrangement, independent trains are run to St. Louis. At Cairo it has connections with roads ramifying the central West and connecting themselves with the systems of the East and also with two roads of the South, the Mobile & Ohio and Illinois Central. In Arkansas, besides its Gould road connections, it meets the Kansas City, Ft. Scott & Memphis en route here; at Shreveport it finds the Queen & Crescent's Vicksburg & Shreveport branch and the Texas & Pacific of the Gould lines; and in Texas, besides the various lines of the Gould combination, has connection at one point or other

with every Texas road of importance save one, the Southern Pacific line.

The Cotton Belt was evolved some years back from an insignificant narrow gauge of Arkansas origin, and was broad gauged over its entire length, at command of its present very progressive management at one operation. And this forward policy is characteristic of it. At least \$1,500,000 has been spent for new bridges, roadbed, depots, etc., upon it in the last year or two, and at the same time it has been provided with new cars, engines and other rolling stock of modern pattern.

It has a profitable business both passenger and freight. About fifty per cent of its traffic is lumber; only eight or ten per cent—although it hauls three to four hundred thousand bales—cotton. The rest is miscellaneous, coal and grain largely, provisions, live stock, etc., also to a considerable amount.

S. W. FORDYCE, of Hot Springs, Ark., is its president; EDWIN GOULD, of New York, vice-president; W. B. DODDRIDGE, general manager; E. W. LABEAUME, general passenger and ticket agent; A. S. DODGE, freight traffic manager; E. B. ASHCRAFT, general agent at Memphis; S. G. WARNER, Southeastern passenger agent; both the last named officials with headquarters here, at 39 Madison street.

THE KANSAS CITY SYSTEM.

THE "MEMPHIS ROUTE" embraces two trunk lines and their branches, having a total length of 1,198 miles, and is the most direct route from Kansas City to the central South and contrariwise from the South to the West and Northwest. These two trunk lines are the Kansas City, Fort Scott & Memphis road, with its branches 915 miles long, and the Kansas City, Memphis & Birmingham road, 276 miles; the former traversing Eastern Kansas, Southwestern Missouri and Arkansas to Memphis, and the latter, connecting Memphis with Birmingham, "the Iron City of Alabama."

They form one continuous Northwestern and Southeastern system, the executive head of which is at Kansas City, but with operating departments for both lines here; chief of these the office of their superintendent of terminals, W. A. NETTLETON, a particularly important arm of the service of the route just now, in view of the fact that this is the system that has built the great bridge over the Mississippi at this point; which work, promising so much for Memphis, we have referred to at length sufficiently already herein.

This route is, comparatively speaking, a new one. It remained, indeed, an incomplete fact, until its bridge was lately finished. Its story makes, therefore, but a brief abstract and chronicle of the times, and may be told in a paragraph. The Kansas City & Memphis line was begun in 1881, and finished in October, 1883. The Memphis & Birmingham was finished in 1887. The latter originated with Gen. Buford, of fame as a leader of the Confederacy. It fell into difficulties, like many another promising, yet ultimately prosperous, American railroad project, and eventually passed into the more capable hands of its present owners. As a whole, the route is in truth a Kansas City enterprise, originated there, and pushed to a successful conclusion by a Kansas City management; and, in that respect, an illustration of the forward spirit of that community. GEO. H. NETTLETON, vice-president of the Metropolitan Street Railway Co., of Kansas City, and largely interested in many other important projects there, is its president and general manager. It has its general offices there, with J. E. LOCKWOOD, general passenger and ticket agent, and EDWARD S. WASHBURN, freight traffic manager, located in them.

The Missouri and Arkansas divisions of this route, the KANSAS CITY, FORT SCOTT & MEMPHIS, in length and importance the better half, pass through the rich coal districts of Eastern Kansas, has a branch to the new Joplin lead district of Missouri, is the shortest route from Kansas City or Memphis to Little Rock, Hot Springs, Fayetteville, Jonesboro and the larger Arkansas cities, and has connections which afford it through traffic via Memphis to New Orleans and the Gulf Coast, and the South Atlantic Slope. It runs Pullmans and chair cars through from Kansas City to Memphis and Birmingham, and a through sleeper to New Orleans. Of the staples produced in the country along this part of the line, Memphis derives greatest advantage in trade from the cotton and lumber traffic of Arkansas and Southeast Missouri, both which are exceedingly large items of business.

It has a vast traffic in Kansas, Tennessee and Alabama iron and coal, Missouri lead and zinc, Arkansas and Missouri lumber, Southern cotton, Western grain and Kansas City packing house products, these two last named commodities destined for Southern points over its line and its connections out of Memphis and Birmingham. The Georgia Pacific carries its

grain freights to the Atlantic at Savannah, Ga., thus affording the West an outlet to sea independent of the Lake and the Eastern roads.

It is in this particular—as a route to the South and the seaboard—that it is most beneficial to the vast region of the West, for which it is the distributing agency. It is equipped throughout in first-class style, and is a paying road; and, as it runs through sections whose industries are developing at a rapid rate, has the brightest of prospects for the future.

So much for that part of the road; now for the other. The MEMPHIS & BIRMINGHAM is the more distinctively a Memphis road. From it the city already has manifold bounties in the way of cheap coal and iron from the Bessemer and Birmingham districts, and cotton from all along the length of the road—60,000 bales of it last year from this part, piled upon as much more from the other. In the raw materials for manufacture, the iron, lead, zinc, coal, lumber, and cotton, supplied it cheaply through this medium of communication, Memphis has opened up for her a boundless prospect of industrial development, which already, however, we may here remark, she begins to appreciate and improve.

But to return to the MEMPHIS & BIRMINGHAM line. It has two branches only, short ones at that, but very important ones they are; one runs from Amory, twelve miles, to Aberdeen, Miss., in the heart of a most prolific cotton district; the other, from Ensley, eleven miles, to Bessemer, the city of steel. Memphis, Bessemer, Aberdeen and Birmingham are the terminals of this line, therefore. Holly Springs, New Albany, Tupelo, Amory and Jasper, Miss., and Ensley, Ala., are the principal points en route.

At Holly Springs, New Albany, Tupelo and Jasper, respectively, the road crosses and connects with the following: The Illinois Central, Ship Island, Mobile & Ohio, and Sheffield & Tennessee River roads; at Aberdeen it connects with the Mobile & Ohio and Illinois Central, and at Bessemer, Birmingham and Memphis, with all the roads centering at these prominent points.

The Kansas City line runs out of Memphis six freight and five passenger trains daily, and as many in. Its through passenger time is twenty-six hours; freights, fifty hours. On the Birmingham line, three passenger and three freight trains are scheduled daily.

The MEMPHIS & BIRMINGHAM has a land commissioner stationed at Amory, Mr. J. P.

JOHNSTON. It has town lots for sale at Amory and other lively points on it, at reasonable rates. It has, however, no farming lands to sell. The KANSAS CITY, FORT SCOTT & MEMPHIS has similar bargains for settlers in brisk towns upon it. Its land commissioner's office is at Kansas City, Mo.

These two roads own, jointly, besides the new bridge, which has cost \$3,000,000, over twenty-five miles of terminals here. Their business here is directed chiefly by General Superintendent SULLIVAN, (general superintendent of both), who has held similar positions with the Northern Pacific, "M., K. & T.," and other roads; C. W. Cheers, commercial agent, and H. D. Ellis, general agent at Memphis. The offices of both roads here are at 339 Main street.

THE EAST TENNESSEE, VIRGINIA & GEORGIA SYSTEM.

THE MEMPHIS & CHARLESTON RAILROAD, of the East Tennessee, Virginia & Georgia system, extends from Memphis to Chattanooga, in Southeast Tennessee, a distance of 310 miles, but, as an integer of a combination of roads 1,780 miles long, ramifying five States, and having four terminals at sea, it is of vastly greater importance to the city than at first sight would seem.

The East Tennessee, Virginia & Georgia traverses, longitudinally, the great mineral-bearing trough of the Southern Appalachians, or Alleghanies. From this trunk it reaches out an arm, with digits grasping Savannah and Brunswick, on the Georgia coast of the South Atlantic, and St. Augustine, Fla.; another to Mobile, on the Gulf, and a third (the Memphis & Charleston, of which these paragraphs treat), to the hub and heart of the lower Mississippi Valley, the city of Memphis itself. It has upon it the most important manufacturing centers of the South, Knoxville and Chattanooga, Tenn., Sheffield, Florence, Decatur and Birmingham, Ala.; the great cotton markets, Memphis, Mobile, Ala., Macon, Atlanta and Savannah, Ga., and the four seaports we have named. It runs through a great timber region, an iron region, a coal region, a cotton region, a naval stores region, a fruit region, a region of resort for tourists; through tributaries as diversified in production as they are rich, salubrious and attractive. And it is rapidly absorbing, under an especially progressive management, other roads, lines, and even

systems, branching and extending every way, and every day.

The Memphis & Charleston was the first road to enter Memphis. It was, in fact, one of the first railroads built in this country. It was projected as a part of the first Atlantic and Mississippi river railroad scheme; and it began operations from Memphis east to LaGrange, Tenn., a place about forty-six miles distant, in 1834. From LaGrange it connected at first with a horse road to Tusculumbia, Ala. This connection was purchased by it in 1857, and as long ago as before the war, it formed part of a through line between Memphis and Charleston, S. C., whence its name.

Among the changes wrought by the war and the piping times thereafter, was its transfer to the East Tennessee, Virginia & Georgia, which absorbed it immediately after peace had been declared.

It parallels, very nearly, in its course, first on the northern, and then on its southern side, the boundary line of Tennessee, and traverses, after crossing the line, Mississippi for a short distance and North Alabama. It has two short branches.

The connections of this road are indicated by the crossings it makes of the Illinois Central at Grand Junction, Tenn.; the Gulf & Chicago Railroad at Middleton, Tenn., the Mobile & Ohio at Corinth; the Nashville, Florence & Sheffield, of the Louisville & Nashville system at Florence, the Birmingham, Sheffield & Tennessee River Railway at Sheffield, the Louisville & Nashville again at Decatur and the Nashville, Chattanooga & St. Louis at Huntsville and Stevensville. At Chattanooga it connects with the main line East Tennessee, Virginia & Georgia, proceeding through East Tennessee, and also with its Georgia and Alabama divisions; at Memphis with all the roads that make the city a center.

Besides its terminals, the principal cities of this line are Corinth, Miss., scene of a great battle of the war, May 30, 1862, a place notable for its woolen mills and machinery trade; Tusculumbia, Alabama, junction for Sheffield, and Florence, Alabama, manufacturing places of more than ordinary importance lying close by it, on opposite sides of the Tennessee river, Decatur, Alabama, also on the Tennessee, and an iron center, and Huntsville, Alabama, a big cotton and general market.

It is a paying property. Its principal traffic going east is cotton, lumber, provisions, implements, grain, packing house products and gen-

eral merchandise; westbound, coal and iron, the products of the country generally, through which it runs, especially fruits from Georgia, Florida and the West Indies. It has three passenger and three freight trains scheduled each way daily. Its time from Memphis to Chattanooga is ten hours and a half, passenger; twenty-three hours freight. It has one of the largest draws in the world to its railroad bridge at Sheffield, and is, in respect of its roadbed and equipment, in excellent order throughout.

It has been steadily improving its terminal facilities here, especially in Southeast Memphis. It favors manufacturing enterprise everywhere on the line, to the extent of its influence, and has done much to upbuild the new iron centers upon it by its generous policy toward them.

R. B. PEGRAM, its superintendent; H. C. WILTON, treasurer; T. D. FLIPPEN, auditor; T. S. DAVANT, assistant general freight agent, and C. A. DESAUSURE, assistant general passenger agent, have headquarters in Memphis.

THE TENNESSEE MIDLAND.

THE TENNESSEE MIDLAND railway, is the latest of the transportation facilities by rail, afforded Memphis. It is a line 135 miles long from the city, through Shelby, Fayette, Hardeman, Madison, Henderson and Decatur counties, to Perryville, on the banks of the river Tennessee. It passes en route, through Somerville, JACKSON (fifth of Tennessee cities), and Lexington, connects with the Mobile & Ohio and Illinois Central at Jackson, with all the lines that focus at Memphis, and with the river boats of the Mississippi and the Tennessee. It was begun in '88, finished over its present length about the beginning of the current year, and has already developed a cotton traffic of 22,000 bales a season, and a lumber traffic nearly as valuable.

This, however, is but a starter. It was projected, and still is in the intention of those interested, to be a road from Memphis through the rich coal and mineral fields of the central and eastern parts of the State, to a connection at the Virginia line with the Norfolk & Western System, which runs to the sea at Hampton Roads. It would then be one of the great powers of the South in a transportation sense, and of especial benefit to Memphis as a through line to sea on the North Atlantic.

About \$2,500,000 has been embarked already in this project. Its receipts thus far from

traffic exceed considerably its operating expenses. It has one freight and one passenger train running each way daily. It is a twelve hours' run or so, over the line. The distance it is projected (from Memphis to the Virginia border) is 520 miles.

This enterprise originated with the late T. C. Leake, of Memphis, who in his lifetime was one of its executive officials. It was built by a syndicate of Richmond, Va., capitalists, chief of which was Gen. A. Buford. It was bought lately by a company of St. Louis capitalists, headed by John T. Davis, Wm. L. Huse, Alvah Mansur, and others, with whom Messrs. Buford, Traylor and others of Richmond, and Messrs. John Overton, Jr., T. J. Latham and D. T. Porter, of Memphis, are associated. Strong inducements have been held out to these purchasers to continue it at once to Nashville, and this step will probably be taken in the near future.

T. J. Moss, of St. Louis, is its president; T. H. WEST, of that city, first vice-president and president of the board of directors, JOHN OVERTON, JR., of Overton & Grosvenor, Memphis real estate agents elsewhere mentioned herein, second vice-president.

THE LITTLE ROCK SHORT LINE.

THE LITTLE ROCK & MEMPHIS R. R., favorably known as "The Memphis & Little Rock Short Line," is as nearly as may be, a direct line through Arkansas, solely between the two cities named in its title. It was built before the war, and is 135 miles long. It runs in a southwestward direction through the eastern side of Arkansas, and its termination, at Little Rock, is in the center of that State. The country it traverses is thickly wooded with valuable hardwood timbers; it is, in fact, one of the largest forests of that kind in the Union; and where this district has been cleared, and is under cultivation, is an exceptionally large producer of cotton. The bottoms of the Arkansas and Mississippi rivers at either end of the line, and of the White and other streams which it crosses, are the principal cotton districts, in fact, of the State.

This line now crosses the Mississippi over the new bridge. At Memphis it connects with all roads centering, and likewise at Little Rock. At Brinkley, Ark., it crosses the Cotton Belt Route or St. Louis Southwestern Railway, and connects there with the White and Black River Valley Railway for Newport, Jackson-

port and Cotton Plant, and with the Helena & Indian Bay road for Pine City and points on White river. It connects also, with the Iron Mountain route of the Missouri Pacific (Gould) system at Forrest City, Ark. It has very close traffic relations with both the Iron Mountain and Cotton Belt routes, and both passengers and freights are forwarded for them by it, and for it by them, from junction points.

Its principal traffic is in cotton and lumber; the principal towns on the line, besides its terminals, are Forrest City, 45 miles from Memphis; Brinkley, 70 miles, and Lonoke, 112 miles. Two regular freight trains are run by it daily each way, and the same number of passenger trains. The time made is about six hours passenger and fifteen freight. For the convenience of travelers buying through tickets over this line, to points outside its trade territory, Pullman sleepers are run over it.

This road has lands for sale in the richest portions of the Southwest, the Arkansas river valley, Grand Prairie of Arkansas, and the Mississippi bottoms, altogether in twenty counties of the State. Its general land agent is F. E. HASTINGS, of Little Rock.

Its president and general manager is RUDOLPH FINK, Little Rock; its superintendent, A. GORDON JONES, Memphis; its general freight and passenger agent, H. W. MORRISON, Little Rock. CHAS. E. HETH is its traveling passenger agent, stationed here; MAX BAUMGARTEN, 312 Main street, its ticket agent, and H. J. BAILEY, city passenger agent.

THE BELT LINE.

THE UNION RAILWAY COMPANY is a project to belt the city of Memphis from the new bridge over the Mississippi river, which has its eastern or Tennessee end at the foot of Jackson street, Fort Pickering, or South Memphis, to Wolf river at the northern limits of the city. It will connect all the railroad lines centering at the city, and thence proceeds into the suburbs to the east, where its projectors own several hundred acres of land which will thus be available for manufacturing sites—in all a distance of twenty-five miles.

The advantage to be gained from completion of this enterprise, representing as it does an effort to modernize and round out both the local transit and general railroad transportation facilities of the city, can hardly be measured in figures or expressed entirely in terms. A few, however, of these advantages suggest

themselves to those familiar with the situation and existing conditions of Memphis.

To begin with, it is intended to simplify and improve the cotton traffic of the city, the principal item of its commerce, and, incidentally also, the transfer of lumber, cotton oil and other characteristic commodities. No change has been made here, for instance, in the method of handling cotton, for twenty years. The drayage, by means of this road, from levee and steamer landing to depot and compress, and from warehouse to warehouse—a tax in itself estimated to be \$300,000 a year or more for roadways—can be saved; and the warehouse itself, occupying often frontage worth \$100 to \$150 a foot, can be largely dispensed with. And so likewise there will be greater economy in the matter of trade in the other staples and industries.

The scheme embraces also a union passenger depot, and its passenger service will supplement that of the steam roads and street lines both. Numerous manufacturing sites in the outskirts, besides those of the company itself, to which we have referred, will be rendered available, and it is the announced purpose of the company to attract manufacturers here by gifts of its lands. It is not too much to hope for a saving of millions a year through this additional facility; and a saving is proverbially a profit, "penny saved, penny earned." A saving of fifty cents per bale in handling cotton, which saving the company confidently expects to effect, would place Memphis beyond the rivalry of competing interior cotton centers.

Three miles length of the track of this road is already laid. The parties interested in this belt line are the solid men of the city. SAM TATE, JR., president of the company, is a railroad builder and promoter.

THE NEW MEMPHIS BRIDGE.

THE many incidental references heretofore to the new bridge over the Mississippi river at Memphis make a detailed description of that work unnecessary in this chapter. Suffice it to say concerning it, that, although the property of a company auxiliary to the Memphis & Kansas City system of railroads, it is to be utilized by others that find it necessary to cross the stream. The business community at Memphis entertains the hope that by means of it the Mexican trade will be largely directed through the city as a gateway, and that it will be able

to grasp a much larger share of the cattle and other business of the Southwest than it has had heretofore. This bridge certainly places Memphis on a plane of equality, so far as railroad traffic is concerned, with any city on the great river.

THE RIVER LINES.

The following are the principal packet lines of the river for which Memphis is a home or way port:

The ST. LOUIS & NEW ORLEANS "ANCHOR LINE" boats touch at Memphis three times each way a week, and have an agency here, at the Memphis Elevator and Manufacturing Company's landing, with CAPT. ADRIANCE STORM, an old river man, in charge. These boats call here on the way to St. Louis from lower river landings than this, on Monday, Thursday and Friday; and on the southward or down trip, the Natchez and Vicksburg boats of the line stop here on Monday and Friday, and the New Orleans boat on Saturday.

This is the finest line on the river. It has been said of it that it "gauges the highest point of progress made in inland navigation." "Floating palaces" its boats have been called, which indeed they are, types of the ancient glories of the river traffic before the war; before the day the land was webbed in fine-spun, ever lengthening threads of steel. "Railroads truly have their uses," continues this sketch of this line; "they are the annihilators of time." And also we may say of comfort; for no such luxury is possible, even in the latest marvel of vestibuled architecture upon the rail, as these sumptuously furnished and superbly appointed boats afford. The table they set is an advertisement in itself.

There are seven boats of this line in service now besides the relief boats; the "City of Cairo," Capt. Lightner; "City of Monroe," Ben Howard; "Arkansas City," Zeigler; "City of Providence," Carvell; "City of St. Louis," Hy. Keith; "City of New Orleans," Whitledge, and the "City of Hickman," Capt. Bixby, who was Mark Twain's preceptor, it is said, at the wheel. The three in the New Orleans trade, the "New Orleans," "Hickman" and "St. Louis," as they are known for short, are 2,000 tons each; the others, 1,400 tons each. They are all mail boats with accommodations for 125 passengers each, which number they usually carry, and frequently, at Mardi Gras time, and other holiday seasons, have more than that apply for passage on them.

The headquarters of this line is at St. Louis. It was established before the war, discontinued for a time, and then re-established in 1868. CAPT. ISAAC M. MASON is its president, CAPT. JOHN A. SCUDDER, its vice-president.

Agent Storm has been connected with the river transportation business here since 1857. He ran on various lines from 1857 to 1865. In 1864 he located here permanently as agent of this line. In 1872 he built the elevator where the Anchor line lands, and had charge of it until it burned in 1878.

The CHEROKEE PACKET Co.'s is an independent line, plying between St. Louis and Memphis. This company has about \$160,000 invested in its boats and other property. These boats are the CHEROKEE and the FERD HEROLD—the Cherokee of 300 tons, and Herold of 1,000 tons—both new steam hulled boats with water tight compartments. The general office of this company is at St. Louis. H. C. Lowe is its agent at Memphis. Ferd Herold, a leading brewer of St. Louis, is its president and manager, and Roland Quentin its general agent there.

The MEMPHIS & CINCINNATI PACKET Co., which has four regular boats plying on the Ohio and Mississippi rivers, and sometimes, when occasion requires, more, is one of the oldest lines on "the" river. It was established in 1866, just after the war, and has been operated continuously since by substantially the same parties, Cincinnati and Memphis men chiefly, which two cities, as its name indicates, are the terminals of the line.

The company runs two boats a week each way between these terminals, and has one besides in reserve for emergencies. These boats are fine ones, fully equipped for both passenger and freight carriage. One is a brand new boat just off the stocks at Cincinnati; and another is nearly new. They are equal to any as a class, on either river.

By name they are the "New South," the "John K. Speed," the new boat; the "Ohio," and "Buckeye State." They are capacious and commodious, and are favored with a large passenger patronage, as well as freight traffic, on that account. They leave Cincinnati on Wednesday and Saturday evenings, and Memphis, Tuesdays and Fridays. They stop at Louisville and New Albany, Owensboro, Evansville, Paducah, Cairo, and all other prominent points en route, and make pretty nearly all the landings over a distance in all of 738 miles. They make reduced rates to Hot Springs and other points south and southwest, and *vice*

versa to Northwestern watering places, over connecting railroad lines, and issue ninety-day tickets to huntsmen and others, and make no charge for the lay-over at either end of the lines to parties having return trip tickets. They have agents at all principal river points, and tickets on sale with them.

F. A. LAIDLEY, of Cincinnati, is president of this line; J. D. PARKER, of the same place, secretary; CAPT. R. W. WISE, a resident there also, superintendent, and CAPT. C. B. RUSSELL, an old river commander, its general freight and passenger agent at Memphis. The office of the line here is at 39 Madison street.

The LEE LINE of river steamers, of which Captain James Lee, 294 Front street, is proprietor and manager, is a fleet of seven boats, representing an investment of \$250,000, of about 2,500 tons aggregate capacity, and traversing 800 miles of water routes or thereabouts, 500 on the Mississippi river, and 300 on its Arkansas tributary, the St. Francis. These boats carry cotton, cotton seed and corn, chiefly, into Memphis, and general merchandise out. They are all passenger carriers also, and their accommodations are superior in this respect.

These seven boats are the "James Lee," "Rosa Lee," "Rowena Lee," "Lady Lee," "Ora Lee," "Gayoso," and "Mary Ann."

The "James Lee" runs to Friars' Point, Miss., 125 miles down the Mississippi river, and makes three trips a week. She is 700 tons measurement, and is the largest of the fleet. The "Rowena Lee" supplements the "James Lee" on this route in the busy season.

The "Rosa Lee" runs 125 miles up the river to Ashport, Tenn., three times a week, and returns next day; and the "Ora Lee" plies in this trade also. All four of these are mail boats.

The "Lady Lee" makes two trips a week, and return to New Madrid, Mo., 180 miles; and the "Gayoso" makes one trip a week over a course of 300 miles (150 and return), on the St. Francis. The "Mary Ann" is a substitute to the "Gayoso" on the St. Francis river.

Connections are made by these boats at various landings with the Iron Mountain and Cotton Belt Railways. As a line established and continuously operated for 25 years—one of the first lines of regular organization after the war, in fact—this line has been of especial service to Memphis. James Lee, Capt. Lee's father, a lifelong river man, was its founder.

The MEMPHIS, ARKANSAS CITY & BENDS PACKET Co. runs a boat on the Mississippi between here and Arkansas City, near the mouth of the Arkansas river, a distance of 240 miles, stopping en route at Helena, Arkansas, and all other important landings.

The boat in service at present is the KATE ADAMS, Capt. John J. Darragh. She is one of the fastest, and although not perhaps the largest, one of the most commodious on the river. The "Adams" is a boat of 800 tons. She carries cotton freights chiefly, but many passengers also, and is the mail line. She makes two trips a week each way, Mondays and Thursdays from here, Wednesdays and Fridays returning.

The officers of this line are THOS. DARRAGH, capitalist, of Little Rock, Arkansas, president; J. M. PETERS, cashier of the German Bank here, secretary and treasurer; JAS. H. REES, secretary of the Jockey Club, superintendent; and H. C. LOWE, agent at Memphis. The office of the company is at 4 Madison street.

The ARKANSAS RIVER PACKET Co. runs two boats, of a capacity of 350 tons each, on the Arkansas river, to Pine Bluff, Arkansas, 450 miles. James Rees is president of this company.

The MEMPHIS & WHITE RIVER PACKET Co. runs the steamer Chickasaw on the Mississippi river and White, from Memphis to Augusta, Ark., a distance of 460 miles. Sam Brown, a large coal dealer of Pittsburg, is its president.

TRANSFER COMPANIES.

The E. G. ROBINSON TRANSFER COMPANY, the general freight transfer line of Memphis, is successor to the business established by E. G. Robinson fifteen years ago. It was incorporated in September, '91, with E. G. ROBINSON, president; B. M. STRATTON, of Stratton & Gilchrist, leading real estate agents here, vice-president, and W. M. ROBINSON, the president's brother, secretary.

This company has its office at the joint depot of the Newport News, Louisville, New Orleans & Texas lines, corner Beale and Clinton streets, for both which roads it acts as special transfer agent. Heavy hauling is its speciality. Thirty heavy freight teams are run by it daily. Most of the larger business concerns here give it their patronage, and nearly all the moving of safes, machinery, bulk stone and that sort of thing is entrusted it.

MR. E. G. ROBINSON, the president, gives the business general supervision, and his brother, W. M., is office manager for the company.

The PATTERSON TRANSFER COMPANY, established 1856, is the only one in the city with a CARRIAGE DEPARTMENT supplied with the very best, latest and most stylish broughams, landaus, Berlin coaches, coupes, cabs, etc., and with drivers furnished with or without livery. These carriages are subject to call at all hours. They meet all trains.

This company's OMNIBUS AND BAGGAGE DEPARTMENT is complete in every particular. The authorized and uniformed agents of the company meet all in-coming trains, and afford assurance of perfect safety to both passengers and baggage entrusted to their care.

The FREIGHT TRANSFER DEPARTMENT of this company does the largest business of that sort in the South. It is prepared to transfer anything light or heavy. The company has the most complete facilities for handling fast

freight and car load lots, which they distribute, not only in Memphis, but throughout the entire South.

Its general office, 278 Second street, opposite the Square, is a bureau of information to travelers, respecting time of trains, steamers and transportation lines, whether by rail or river. Its branch offices are at the crossing of the Memphis & Charleston Railroad and Vance street, and at 773 Main street.

This company points with pride to the date of its establishment, 1856. In that year the stage business was superseded by the railroad and the Transfer Company. MR. P. M. PATTERSON sent his stages west and established this company, since which date it has received his personal attention. This company manufactures all its vehicles, except carriages, in shops that are complete in every respect. Its officers are R. GALLOWAY, president; B. R. HENDERSON, general manager; P. M. PATTERSON, vice-president; B. A. WILLS, secretary and treasurer.



PATTERSON TRANSFER CO.'S PLACE.

MEMPHIS FIRST OF INLAND COTTON MARKETS.



MEMPHIS easily maintains its long established prestige as the greatest inland market for cotton in this country, a rank it had attained even before the war, and has maintained ever since. It is surpassed, indeed, as a cotton center only by the three seaports of the Cotton Belt, New Orleans, Galveston and Savannah.

And, although, with its prodigious lumber trade, its extensive and rapidly expanding produce business and its blossoming manufactures, the city begins to have an extremely diversified commerce, it is scarcely possible for it to forfeit its distinction in this regard. The tributaries of the city are so largely devoted to the culture of this staple; they are so thoroughly adapted to it; so much of the soil in these tributaries is yet in its virgin state, so much of it is bottoms and forest; the population—the blacks especially—are so used to the growth of it—there is so little likelihood indeed, of a change in all the conditions, that Memphis bids fair to hold its place as an *entrepot* for cotton for a very long time to come.

COTTON RECEIPTS AND SHIPMENTS OF MEMPHIS.

THE harvest season, the selling season for cotton, was but slightly advanced when this compilation was begun, and was not yet closed when it went to press. It is possible, therefore, herein to give only the trade estimate of the year's receipts for the season of 1891-92. Opinions differ as to what these may be, but the concensus of opinion at the time of this writing was 770,000 bales, valued at \$30,000,000, an increase over the previous season of 40,880 bales, but, owing to the steady decline in prices during the year, a decrease in value. The fairest comparison would be, perhaps, with the season of 1885-86 which is a showing of 234,440 bales increase, equivalent to a gain of \$12,750,000 in the trade at normal prices, during six years.

The receipts of the season of 1890-91 were 723,120 bales, valued at \$31,144,778, an increase of 145,084 bales over 1889-90. The shipments of the same year were 718,383 bales valued at \$29,271,743. The receipts came by the follow-

ing routes: Mississippi Valley Route (the Louisville, New Orleans & Texas, and Newport News & Mississippi Valley Railroads), 152,608 bales, of which 124,901 were conveyed by the Louisville, New Orleans & Texas; Illinois Central, 72,434 bales; Little Rock & Memphis, 74,132 bales; Iron Mountain (Missouri Pacific), 66,388; Memphis System (Kansas City, Fort Scott & Memphis and Kansas City, Memphis & Birmingham roads), 59,733 bales, of which 37,655 came over that part of the road east of the Mississippi river, and the remainder from the western tributaries of the city upon this line; Memphis & Charleston division of the East Tennessee, Virginia & Georgia, 54,856; Louisville & Nashville, 43,933; Tennessee Midland, 19,650; by river, 127,935, of which 86,847 came from landings on the banks of the Mississippi; 17,856 from White river (Arkansas) landings; 16,101 from Arkansas river landings, and 7,131 from St. Francis river landings; and 51,451 bales were hauled in by teams.

The shipments of 1890-91 were as follows: Louisville, New Orleans & Texas Railway, 130,707 bales; Louisville & Nashville, 127,586; Illinois Central, 122,990; Newport News & Mississippi Valley, 116,103; Memphis & Charleston (East Tennessee, Virginia & Georgia system), 107,432; Kansas City, Memphis & Birmingham, 56,938; Tennessee Midland, 20,854; Steamers North, 25,733.

FURTHER STATISTICS.

THESE figures indicate the sources of receipts pretty clearly, and also the direction of the shipments. The aggregate brought in by the roads traversing the lower valley alongside the river was very large, but the roads penetrating Arkansas and East Texas, and the river fleet running into Arkansas waters contributed nearly, if not quite as much, to the traffic of the city. Hence the necessity to Memphis of another outlet southwest by rail. The shipments, again, were largest over the roads seaward bound.

The proportion of through cotton at Memphis in 1890 and 1891 was nearly an eighth of the whole receipts; the decrease in value per bale was \$7.53; of the total receipts, as compared with the preceding season, \$1,873,035.

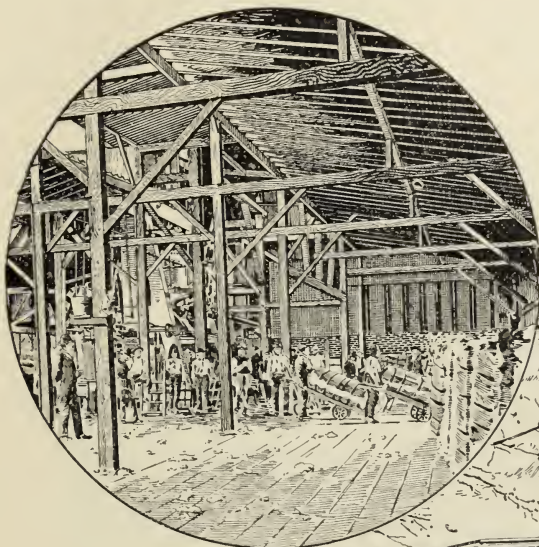
The proportion of the crop of the United States handled was 8.47 per cent, as compared with 7.90 per cent the year before.

Memphis maintains its place in the cotton world; this trade grows by reason of its facilities as a market, financial, commercial, transportation, compress and storage. It has very large banking capital and resources, as we shall presently see. Its long established and solid mercantile houses are enabled to supply the planters of its tributaries, according to the figures presented at a late convention,

the buyers have penetrated to many interior districts, so as to make their purchases direct from the planter, seem to have affected the factors of Memphis less than those of any other place. The dealers of all kinds are organized in a Cotton Exchange of 175 members, which is the owner of a fine Exchange Building, valued, with its site, at \$200,000. This Exchange receives daily reports as to the state of the crops and the markets all over the country. These reports are posted in its assembly rooms. Its secretary compiles statistics of the trade. Its president is H. M. NEELY, of Brooks, Neely & Co., cotton factors, and a banker, also, of this city; its secretary, HENRY HOTTER, a well-qualified man.

COMPRESS AND STORAGE FACILITIES.

FOLLOWING is an account of the compress and storage facilities of this market:



with provisions and bread-stuffs, hay, corn, etc., for making a crop (implements not counted), to the extent of \$16,150,000 of values a year, most of this on long credit; and the market offers an

additional attraction to the trade in its cotton seed oil mills, seven in number, which are buyers of seed to a larger aggregate than at any other cotton center in the land.

Every branch of the trade is represented at Memphis. Factors, spinners' buyers, buyers for export, brokers, etc., and a legion of cotton classifiers and weighers, clerks, compress hands, float drivers and laborers find employment in the trade. The factors are more numerous and influential than in any other cotton market. The changes in the trade by which



INTERIOR AND EXTERIOR OF A COTTON COMPRESS.

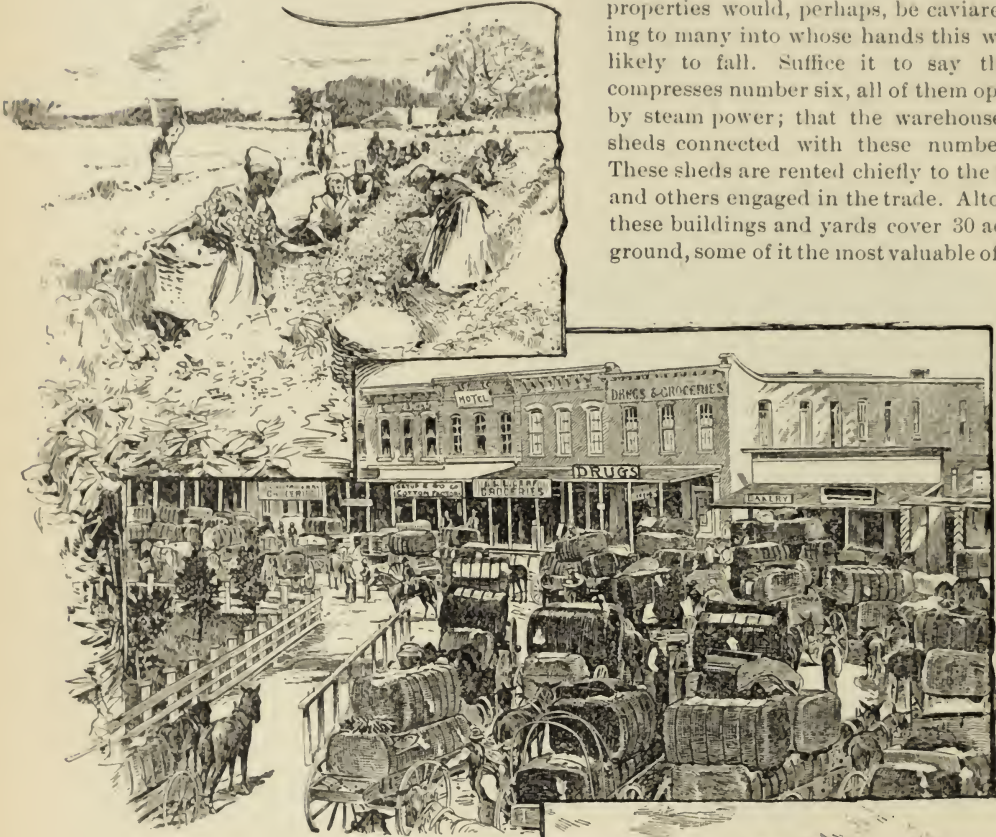
The MERCHANTS' COTTON PRESS & STORAGE COMPANY is a combination of six compresses, which handles the bulk of the cotton receipts of this market at one stage or other of its progress, either as pressmen, warehousemen, or both. Of 700,000 bales average annual receipts, 600,000 pass through its hands. It has capacity or facilities to handle even more than that. With its conveniences, 1,000,000 bales could be handled without trouble. It is, in fact, in respect of the city's characteristic traffic in cotton, the most

notable business enterprise of Memphis—one of the institutions whose resources have contributed to give to Memphis its prestige as a cotton market.

It has \$1,500,000 capital paid in. It has

partment. For the rest its business methods are modern and liberal. The growth of Memphis as a cotton market is itself an evidence that this institution has fostered this commerce to the extent of its power.

A description in detail of this company's properties would, perhaps, be caviare reading to many into whose hands this work is likely to fall. Suffice it to say that its compresses number six, all of them operated by steam power; that the warehouses and sheds connected with these number ten. These sheds are rented chiefly to the factors and others engaged in the trade. Altogether these buildings and yards cover 30 acres of ground, some of it the most valuable of Mem-



SCENES IN THE COTTON BELT.

storage capacity in its warehouses and storage sheds for 300,000 bales at a time, and presses in operation during the season for cotton, equal to the reduction of 6,000 bales a day to the requirements of freight traffic. It has every convenience, also, for transportation purposes. Its presses are located on, or adjacent to the lines of the railroads centering here, and the steamboat landings. It has track connections with every railroad radiating from the city. It has comprehensive facilities for protection of the product stored with it from fire, in its corps of 500 paid employees, its fire hydrants and fire engines, and special fire de-

phis realty. The buildings are all substantially built of brick, and all within the last ten years, and they represent, with the machinery in them, an investment of \$2,000,000.

W & T Pitts Co
St. Louis

The management of these important interests is in competent hands. It has been entrusted by the stockholders—who number, perhaps, 180, most of them business men of the city—to the direction of NAPOLEON HILL, of Hill & Fontaine, as president; S. R. MONTGOMERY, president of the Memphis Jockey Club, general manager; and J. M. FOWLKES, formerly post-master of the city, secretary and treasurer.

Nearly all the larger cotton houses have private storage houses, besides these.

LEADING COTTON HOUSES SKETCHED.

THE sketches that follow are of leading houses engaged in the various branches of the trade in cotton at Memphis, the cotton oil mills and cotton goods mills excepted. These are sketched in the chapter of this work on the city's manufactures.

THE HOWEL COTTON COMPANY, which is one of the most notable cotton houses of the South, has one of its offices here, at 280 Front street. This Company is an incorporated institution, operating under a charter issued in 1887, by the State of Georgia, with a capital stock of \$100,000. The charter members of this house are MESSRS. THEODORE F. HOWEL, its founder, J. NEPHEW KING, JOHN J. McDONALD and ALF. P. HOWEL. They have established offices in four States, so situated as to cover a large portion of the cotton growing district of the South. The parent office is located at Rome, Georgia, where Mr. T. F. Howel, as president of the company, is resident. In addition to their houses at Rome and Memphis, they have branches at Anniston and Tuscaloosa, Ala., Little Rock and Pine Bluff, Ark.

Mr. J. N. King is manager at Rome, Ga., and has charge of the company's affairs in Georgia and Alabama, where the business was founded and carried on by Mr. Theodore F. Howel, previous to the organization of the Howel Cotton Company. The Memphis office was established by Mr. JOHN J. McDONALD in 1888. Previous to this time the company had confined its operations to Georgia and Alabama, except to a limited extent in Arkansas, where offices were located at Little Rock and Pine Bluff, under the management of Mr. A. P. Howel. The superior location of Memphis has enabled Mr. McDonald to develop his business here very rapidly. He has established buying agencies in several of the most important districts in Mississippi and Arkansas, and has placed his buyers nearer the gin houses than any operator in this section.

The success of this house is well known in all the principal markets of the world; their conservatism is a matter of common knowledge, and their financial rating is the highest. They do a very large business with England, France, Germany and Russia and also with American and Canadian spinners. They buy largely from first hands, and have in their employ only men of experience and character. The success of Mr. McDonald fully demonstrates the advantages afforded by Memphis to any business man of energy and ability. His business in four years time has been pushed from a very small beginning to one of the very first order.

The Howel Cotton Company, with all its branches now handles nearly 250,000 bales of cotton annually.

W. B. Fisk, cotton buyer, of No. 266 Front street, is the Memphis representative of a house whose interests may fairly be said to be world-wide, that of RALLI BROS., of LONDON and NEW YORK, who are the very largest direct exporters of the great staple of Southern agriculture and commerce on this side of the water, and *vice versa* importers of it on the other.

They are also very heavy importers from the Indies, of coffee, indigo, jute, and other products, as well as cotton. This agency of theirs was established in 1888 by Mr. Fisk. As one of the most trusted agents in the employ of this firm, he is, it seems almost supererogatory to remark, an expert judge of cotton. He is a buyer of enormous quantities of it in this market, and the entire American cotton productive district is the field of his transactions and operations for his firm.

He is a New Yorker by birth and domicile; for, although he lives here so as to give his business proper attention during the cotton season, his summer home is at Avon Springs in the Empire State.

TOWNSEND, COWIE & Co., cotton buyers and exporters, of Liverpool, Eng., have one of several houses which they maintain in the principal cotton markets of this country, at Memphis. Their other agencies are at New Orleans and Galveston, Texas.

They are amongst the largest buyers represented in this country. Last year (1890-91) their purchases amounted to 125,000 bales, most of it bought for the supply of English, but some also for Continental spinners. They bought over 45,000 bales in this market alone.

Their agent here is Mr. J. McD. MASSEY, formerly with the house at St. Louis, when it

had a branch there. He has had charge for them here seven years. His office is at 282 Front street.

WATSON, WOOD & Co., cotton buyers, of Liverpool Eng., have numerous branch houses in different parts of the world, all of which, of course, are tributary to the parent house in Liverpool. The one maintained here is at 34 Madison street. It is managed by Mr. E. R. Wood, either in person or by deputy.

The house of Watson, Wood & Co., succeeded, in 1885, Watson Hill & Co., established in 1882. They are so well known by name throughout all the great world of trade, that it seems hardly necessary to say that they do a business of uncommon magnitude.

McPHERSON & Co., cotton buyers, of 298 Second street, must be classed among the largest concerns of their line here. Their business is principally with American spinners. Mr. McPherson, head of the house, is a Canadian by birth; he has, however, been long and successfully engaged in the cotton trade of this market—since 1865, in fact; and in this city, in the connection herein mentioned, since 1885.

J. A. Post & Co., notable as cotton buyers are at 266 Front street. The firm has for members J. A. Post and W. B. GATES. They began in 1888. They buy mainly in Tennessee, Arkansas & Texas, and ship somewhat to New York for export abroad, but the bulk of their business is with the spinners of New England. Their total handlings amount to upwards of 30,000 bales yearly.

Mr. Post is a New Yorker by birth. He came here, however, about twenty-five years ago, and has since been a permanent resident of Memphis. Mr. Gates is a native of this city. He has been in the cotton business here pretty much all his life. Both he and his partner are prominent buyers on Change.

W. F. TAYLOR & Co., cotton factors, of 314 Front street, corner of Monroe, have been notable in the trade here since 1881, by reason of the very large aggregate of their business. Last season, 1890-'91, they handled some 13,000 bales.

They do strictly a cotton factorage business. Most of their customers are planters of Tennessee, Alabama, Arkansas, Mississippi and Louisiana.

COL. W. F. TAYLOR, senior member of the firm, is a director of the Bank of Commerce, and the Memphis Trust Co., elsewhere mentioned herein; vice-president of the Factor's

Insurance Co. and the Memphis Grocery Co.; and president of the Memphis Barrel and Heading Co., of the New South and Equitable Land Companies, and the Elmwood Cemetery Association. He is noted here, where he is best known, as a man who contributes liberally to institutions of charity and worship and to works of public interest. He has recently subscribed the handsome sum of \$3,000 to the First M. E. Church, which has one of the largest congregations and finest edifices of the city.

MR. EMBRY, his partner, was bookkeeper for the house before he obtained his interest. Both are members of the Exchange.

J. T. FARGASON & Co., wholesale grocers and cotton factors, of 369 Front street, date, through an unbroken chain of succession, back to an establishment made by C. Cordes & Co. in 1862. MR. FARGASON, senior member of the firm at present, was the "Co." of the firm name then, and MR. C. C. HEIN, one of the firm now, was with the original concern in a trusted capacity. He has been a partner since 1872, and MR. E. L. WOODSON, the third member of the partnership, acquired his interest in 1878.

Mr. Fargason came here first in 1860. He has been a merchant here, it will be seen, prominently identified with the cotton trade, for over thirty years. He has been conspicuously successful in this his chosen pursuit, and has acquired other interests by means of it. He owns a large amount of valuable real estate; he is president of the Memphis Trust Co.; a director of the Bank of Commerce (and chairman of its executive committee); a director also of the Factors' Insurance Co.; and he lives in handsome style in one of the finest of the many fine mansions of Memphis. He is the office man and financial manager of the affairs of the house.

Mr. Hein entered the house fresh from school. Through his connection with it he finds himself now, still in the prime of life, a man of substantial fortune. He is the vice-president of the H. Wetter Manufacturing Co. here, the largest concern in the line of stoves and house furnishings, it is said, in the South. His department in the management is that of groceries.

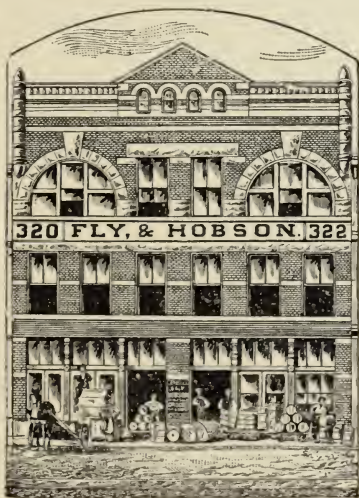
Mr. Woodson has been president of the Cotton Exchange of Memphis for two terms, and is now a director of it. He was with Hill, Fontaine & Co. before he entered this partnership, and was their cotton expert, and this department very naturally falls to him. He is

considered one of the most expert of those managing in this line here.

J. T. Fargason & Co. do a business aggregating \$1,000,000 a year. Their receipts of cotton in a single season have been as much as 35,000 bales. They carry an enormous stock of goods, and handle largely many lines not usually dealt in extensively by their competitors, among these butter, cheese, lard, liquors and tobacco. In some of these lines, in fact, they do as much business as an ordinary jobbing house, all told. They have men on the road traversing for business purposes every cotton State.

FLY & HOBSON, wholesale grocers, of 320 and 322 Front street, own the premises they occupy there—those shown in the cut accompanying this matter. This building was put up expressly for their business. It has a double frontage, and very large storage capacity, and usually contains a stock valued as a whole at \$150,000. They claim to carry the largest stock of flour, meal, and canned goods of any house here, and to have as diversified lines of the staples as can be found in Memphis. They have 40 employes, 5 of them traveling men, and they do a business of \$1,500,000 and upward a year. They have trade established in Tennessee, Alabama, Mississippi, Georgia, Louisiana, Texas, and Arkansas.

MR. FLY, of this firm, is president of the



FLY & HOBSON'S ESTABLISHMENT.

Wholesale Grocers' Association, of Memphis, a director of the Continental National Bank, Bank of Commerce, and Continental Savings Bank. He has been a country merchant, and

has had a long and varied experience in the grocery trade. So, also, has MR. HOBSON, who was a traveling salesman for other large houses here before he started for himself.



THE GEO. ARNOLD CO.'S PLACE.

The GEO. ARNOLD Co., wholesale grocers and cotton factors, of 260 and 262 Front street, is the title of a house in the highest degree representative of Southern enterprise in the grocery trade. This company was incorporated in 1888, the better to continue the business first established by Geo. Arnold, Sr., father of the president of the company, in 1862. Its board of directors is as follows: Geo. Arnold, president; A. A. Arnold, vice-president; Lorenzo Solari, manager; J. J. Gates, secretary and treasurer; W. O. Flynn, and C. F. DeGaris.

This company gives special attention to the trade in railroad and levee contractors' supplies, and maintains three men on the road, who traverse Arkansas, Mississippi, Tennessee, Louisiana and Alabama. It handles 12,000 bales of cotton a year, and its annual business, all told, will aggregate fully \$1,000,000, and, as periodical balances taken show, is steadily increasing year by year.

An engraving accompanying this matter shows the exterior of the building occupied by it.

The J. M. JAMES Co., wholesale grocers and cotton factors, of 230 Front street, are successors to the firm of McDavitt, James & Co., engaged in the same line, prior to the incorporation of the company, for ten or twelve years. The company has \$100,000 capital, and does a business of about seven or eight hundred thousand dollars a year in the States of Arkansas, Missouri, Kentucky, Tennessee, Alabama and Mississippi. Its annual receipts of cotton incidental to its business are six thousand to seven thousand bales.

It handles all the staples of the grocery trade, and plantation supplies of all kinds, and does a particularly large business in provisions and flour. It has three men on the road.

McDavitt, James & Co. began business in 1880. The stock company was organized in 1891. J. M. JAMES is its president and treasurer, W. W. JAMES, son of the president, vice-president and secretary. They were members of the old firm. The directors besides these gentlemen are S. A. PEPPER, clothier; P. J. MURRAY, manufacturer of cotton seed products; and PATRICK FISHER, salesman for the house.

W. C. DUTTLINGER & Co., grocers, cotton factors and commission merchants, own and occupy a building at 137 Main street, that has a ground floor area of 50x150 feet, and this large structure is filled from foundation to roof-tree with goods.

Mr. Duttlinger is the sole proprietor here; changes have nullified the "Co." of the firm name. He handles, in addition to the above named lines, hay, grain and feed stuffs, and cigars and tobaccos; and makes a specialty of supplying plantations with provisions of every kind. In this particular line he has been highly successful.

He started in this business in 1883, and by gradual development from a modest beginning has grown to be one of the leading merchants here in this line of trade.

ARBUCKLE, SON & Co., grocers and cotton factors, occupy a four story building 25x150 at No. 224 Front street.

This house was established in 1879 by Arbuckle, Richardson & Co., to whom Arbuckle & Richardson succeeded, in 1886. Arbuckle, Son & Co., succeeded that partnership in 1889. They do a very large business both here, and throughout all the States near by, viz.: Arkansas, Mississippi, Alabama, Missouri and Kentucky.

MR. J. M. ARBUCKLE, the senior member of this firm, and general manager of the business, was born in Tennessee and has lived in this city for thirty years. He is a planter, as well as merchant, owning and cultivating several very fine farms in this State. MR. W. S. ARBUCKLE, the "Son" of the firm name is a native of the city. He is the office and financial man of the firm. MR. A. R. MCNEES, the "Co.," is likewise to the manor born, and is the manager of the sales department of the business. All are prominent here in commercial circles.

WILKINSON, BANKS & Co., cotton factors and commission merchants, of No. 360 Front street, succeeded to the business of Dockery, Wilkinson & Co., in January, 1891.

This firm has for principals H. B. WILKINSON, HENRY BANKS and ROBERT WILKINSON. It does a general business in cotton produced in the States of Alabama, Arkansas, Mississippi and Tennessee, and in the staples exchanged therefor. It is one of the leading firms of Memphis in this line, and its business grows steadily with every successive season.

The senior member of the firm, MR. H. B. WILKINSON, is a native of De Soto county Mississippi. He was formerly in the wholesale grocery business at San Antonio, Texas. He came here in 1888. He is a director in the Mercantile Bank, and is the office man of the firm. MR. BANKS, is a native of Mississippi and resides at Hernando, in that State. He takes no active part in the business, though he owns a third interest in it. MR. ROBERT WILKINSON, the other active member is a Mississippian. He was in business with his brother at San Antonio, and came here with him. He is a director in the Memphis Grocery Co., as well as a partner in this concern.

POLK, SPINNING & Co., grocers, cotton factors and commission merchants, have been in business here since 1887. Their location is 252 Front street. They occupy there a four story building 25x140 feet, at all times stocked thoroughly with the staples they handle. As factors they make a specialty of furnishing planters in this State, Alabama, Mississippi and Arkansas with supplies, taking in return the cotton raised therewith, but they also do considerable of straight grocery trade.

This firm is one of the most responsible here. Its members, H. C. POLK, B. A. SHEPHERD and H. S. SPINNING have been of note as merchants of the city for years, and particularly so in the last five. Mr. Polk is a native of this (Shelby) county, and has resided here since 1875. He was for many years connected with other leading firms here prior to the formation of his own. Mr. Spinning, the cotton man of the firm, hails originally from the State of Georgia. He was formerly in this same line of trade at Savannah. He has been here since '87, and is a thorough going Memphian now. Mr. Shepherd is the member managing the financial and office business of the firm. He, also, is a Tennessean; a resident and merchant of Memphis since the house first opened its doors.

ROOTES, TAYLOR & Co., grocers, cotton factors and commission merchants, of 366 Front street, constitute a partnership formed in 1891, with principals, however, long known as merchants here. They have a very large trade here, and supplementary, an extensive country patronage. They cover as trade territory the States of Arkansas, Alabama and Louisiana, chiefly.

MR. WM. M. ROOTES, of this firm, is a native of Missouri. He came here so long ago as 1864, and was engaged in the hardware trade, and also the cotton business as a specialty before going into groceries. He is a director in the Union Savings Bank, and has other interests outside the house. CAPT. J. R. TAYLOR, of this partnership is a Mississippian. He came

here about thirty years ago and has been in the grocery business nearly all his life. He, too, is a man of substantial resources acquired in trade.

WALTER GOODMAN & Co., cotton factors, at 358 Front street, established themselves here in 1890. They handle the cotton of Tennessee, Arkansas, Mississippi and Alabama districts chiefly. The "Co." of this firm name has nominal significance merely. Mr. Goodman is the sole proprietor of the business and house. He is a native of Alabama, but has been resident here since 1865, always, both as merchant and citizen, honored and respected. He is president of the Central Loan and Trust Company, and is interested besides in various other institutions of a local nature.



OAKS IN THE MEMPHIS TIMBER DISTRICT.

MEMPHIS THE FINANCIAL CENTER.



ISING steadily as a financial center is Memphis, as we have already stated; compacting and solidifying at all points. The statement of the Memphis Clearing House for

1891 shows an aggregate of clearings and balances closely approaching the sum of \$159,000,000. The average clearings during the busy season, while cotton "is moving," are \$3,500,000 a week, and during the rest of the year about \$2,500,000. The total for the year 1891 shows an increase of more than 100 per cent since 1885.

Memphis has eighteen banks, and in respect of its aggregate banking capital and total banking resources is now the greatest financial center of the South. The aggregate capital and surplus of its eighteen banks is, by the latest statements available, \$7,268,000. By the same the deposits in these eighteen banks aggregate nearly \$9,000,000; their loans and discounts, \$10,500,000, and their total resources, \$17,750,000.

These bank statements show the city especially solid in a financial way. Seven of the eighteen banks have total resources of \$1,000,000 and upwards and one very near that; one, indeed, the Bank of Commerce, has \$2,800,000; two, the Continental National and State National, have \$2,000,000; the Union and Planters' has \$1,822,000; the German, \$1,750,000; the Memphis National, \$1,700,000, and the First National, \$1,400,000. The Bank of Commerce and the Continental National have \$1,000,000 capital. The German and the Union and Planters' have \$600,000, and three have \$500,000 capital, the Memphis National, First National and the Memphis City Bank.

Of the eighteen banks four have national charters, two are trust companies and safe deposits also, the SECURITY and MEMPHIS TRUST Co., and nine are savings banks. The business of the commercial banks is largely based upon cotton. Considerable bank stock of the city is owned by non-residents. Only the savings banks handle real estate paper. The discount rate on commercial paper is six to eight per cent, according to the condition of the money market. Exchange is usually about two discount buying and par selling in the cotton

season; at other times one buying and one and a half selling. There is but little private capital employed in commercial banking lines, but there are a number of large mortgage companies engaged in the loans business on real estate and lands.

SKETCHES OF THE BANKS.

THE banks of Memphis are briefly described in the following sketches:

THE BANK OF COMMERCE, of 14 Madison street, with \$1,000,000 capital, over \$350,000 of surplus and more than \$2,800,000 of total resources, is the richest bank of Memphis. It is also the best patronized, as its \$1,500,000 deposits and \$2,000,000 of loans and discounts show. These figures, it is proper to remark, are from its statement of February, 1892, the latest available for this account.

The history of this bank has been one of steady prosperity and progress. It was founded in 1873, with \$200,000 capital; in 1887, \$400,000 more of capital stock was issued, and again, in 1889, an equal addition was made. This is a five-fold increase in sixteen years. Its patronage has increased in like proportion. It is, in fact and in short, the big bank of Memphis.

Its growth has been greatest under its present management. S. H. DUNSCOMB, its president, has held that position with it for twelve years, and JOHN OVERTON, JR., its vice-president, has been with it for a similar length of service. Its cashier, J. A. OMBERG, began with it the year 1879. He is considered here one of the most thorough banking men of the city. His assistant is MR. W. R. STEWART, also an experienced and capable man.

Mr. Dunscomb is also president of the Hernando Insurance Co., of Memphis, vice-president of the De Soto Building and Loan Association, treasurer of the Leath Orphan Asylum and of the First Methodist Church; and the vice-president, Mr. Overton, is president of the Tennessee Midland Railway, and also a very large property owner here.

The directors are R. B. SNOWDEN, capitalist; W. B. MALLORY, of Mallory, Crawford & Co., leading wholesale grocers and cotton factors; Godfrey Frank, of Fader, Frank & Co., prominent in the same line; J. A. TAYLOR, attorney;

E. Lowenstein, of B. Lowenstein & Bro., wholesale and retail dry goods; J. T. Fargason, of J. T. Fargason & Co., wholesale grocers and factors; J. M. Edwards, vice-president of the L., N. O. & T. Ry., or Mississippi Valley Route; M. Gavin, of M. Gavin & Co., wholesale grocers; J. S. Day, of Day, Bailey & Co., wholesale grocers and factors; W. F. Taylor, of W. F. Taylor & Co., wholesale grocers and factors; O. H. P. Piper, capitalist; D. W. Fly, of Fly, Hobson & Co., grocers and factors; T. B. Trezevant, of Gorsuch & Trezevant, commission merchants, and president also of the Memphis Milling Co.; W. E. Love, of Wynne, Love & Co., cotton factors, and the president and vice-president.

The correspondents of this bank in the leading cities are, the Bank of New York, N. B. A., in New York; the National Bank of Commerce, St. Louis; Citizens' National Bank, Cincinnati; Whitney National Bank, New Orleans; and, besides these, it has a list of more than seventy-five in the trade tributaries of Memphis.

The CONTINENTAL NATIONAL BANK, 399 Main street, corner of McCall, is of comparatively recent establishment, but it is the largest in capital and surplus at Memphis, and one of the largest in business and resources. It began business July 21, 1890, and, at the date of the statement last available for this account of it, had, besides its paid up capital of \$1,000,000, a surplus of \$75,000.

Its deposits, at the same time, were \$850,000; its loans and discounts were \$1,350,000; its cash and exchange items aggregated \$500,000, and its total resources were nearly \$2,000,000.

It has paid dividends to its stockholders regularly since its establishment, every six months, amounting to three per cent semi-annually, and has met with increasing favor at the hands of the business community, by reason of its substantial character and thorough management.

Its depositors are the leading business men of Memphis and its vicinity of all classes; and the sum of its loans and discounts indicates to what extent its accommodations are extended to facilitate the commerce of the city.

It fills a want long felt here for a solid and progressive banking institution. It has commodious and convenient quarters, handsomely fitted up, and vaults of modern pattern. It has a large collections and exchange business, and maintains the relation of correspondent with more than 125 of the banks in the tributaries

of Memphis and in the larger cities of this country and Europe:

Its success has been largely due, as we have said, to the reputation and experience of its management. Its president is J. C. NEELY, of Brooks, Neely & Co., leading cotton factors here—president, also of the Continental Savings Bank, and a very large owner of the rich mineral lands of Alabama and Tennessee. Its vice-presidents are W. M. Farrington, president and manager of the Gayoso Hotel Co., and Chas. T. Dobb, of Stewart, Gwynne & Co., factors, of Memphis and New Orleans. Its cashier is C. F. M. NILES, cashier, also, of the Continental Savings Bank, and H. L. ARMSTRONG, like Mr. Niles, an experienced banking man, is his assistant.

The directors are Messrs. Neely, Farrington, Dobb and Niles; J. T. Frost, of J. T. Frost & Co., wholesale confectioners; J. A. Austin, of J. A. Austin & Co., wholesale clothiers; Rudolph Fink, president of the Memphis & Little Rock Railroad; John Overton, Jr., president of the Tennessee Midland Railroad; W. S. Woods, president of the National Bank of Commerce, of Kansas City, Mo.; and the following merchants prominent in the cotton trade of the city: A. B. Treadwell, of A. B. Treadwell & Co., factors and grocers; George Arnold, of the Geo. Arnold Co., factors and grocers; J. S. Day, of Day & Bailey, in the same line; D. W. Fly, of Fly & Hobson, same; J. B. Kemp, superintendent of the Illinois Central Railroad; and I. McD. Massey, of Townsend, Cowie & Co., cotton buyers, of Liverpool, England, this city, and other cotton markets.

The STATE NATIONAL BANK, corner of Madison and Main streets, was chartered and began business in 1873. It has \$250,000 capital paid up. At the time of the statement last available for this publication it had total resources of \$2,000,000 and over, that sum, including cash and exchange items, of \$969,093, bonds and other securities upwards of \$1,100,000, and its banking house and fixtures, valued at \$54,000. Its surplus fund at that time was \$197,000, and its deposits aggregated \$1,542,719.

The State National has correspondents in all the district of country for which Memphis is the trade center. Besides these, it has correspondents in the following leading cities: New York City, the First National Bank; Cincinnati, Ohio, the Fourth National Bank; Chicago, Ill., the Continental National Bank; St. Louis, Mo., the Laclède National Bank; New Orleans, La., the State National Bank.

ANDREW D. GWYNNE, of Stewart, Gwynne & Co., wholesale grocers and cotton factors, of New Orleans and Memphis, is its president. WM. D. BETHELL, capitalist, is vice-president of this bank, and M. S. BUCKINGHAM, a bank official of twenty-five years' experience, is its cashier. The following, along with these executive officers, are the directors: Z. N. Estes, of Z. N. Estes & Co., factors and grocers; A. B. Treadwell, of A. B. Treadwell & Co., same; Wm. M. Sneed, of Myers & Sneed, lawyers; Thos. J. Latham, president of the Memphis Water Co.; H. L. Buckingham, of the Lemon & Gale Co., wholesale dry goods; Frederick Orgill, of Orgill Bros. & Co., wholesale hardware and implement dealers; Re. H. Vance, of Johnston & Vance, clothing; Wm. J. Chase, of W. J. Chase & Co., grain dealers; J. W. Fulmer, of Fulmer, Thornton & Co., cotton and commission merchants; Alston Boyd, of A. M. Boyd's Sons, cotton factors; John W. Falls, of G. Falls & Co., cotton buyers; John K. Speed, of Jno. K. Speed & Co., grain and commission; Colton Greene, president of the State Savings Bank, and of Greene & Montedonico, insurance agents; F. M. Norfleet, of Sledge & Norfleet, factors; E. L. McGowan, of Toof, McGowan & Co., factors; and F. B. Herron, of Herron, Taylor & Co., wholesale grocers and cotton factors.

The UNION & PLANTERS' BANK has a State charter. It was organized in 1869. It has \$600,000 capital and \$204,000 surplus. The deposits with it at last accounts were \$1,000,000, and its loans and discounts \$1,100,000. Its total resources at the same time were \$1,822,000. Napoleon Hill, of Hill, Fontaine & Co., cotton factors and capitalists, is its president; S. P. Read, its cashier.

The GERMAN BANK of Memphis, 291 Main street, was originally established with a national charter in 1867. It continued under that form of organization until 1884, and then changed to a State institution. It has been especially prosperous since this change was made.

The last statement made by it available for this matter, was dated Jan. 1, 1892. By that statement it had, in addition to its paid-up capital of \$600,000, a surplus of \$171,453. It had at that same time total resources of \$1,750,000, that total embracing cash and exchange items of \$403,000, bonds and other securities valued at \$131,000, loans and discounts of \$1,150,000, and its banking house and fixtures valued at \$68,000. The deposits with it at the

same time—showing the confidence reposed in its management by its patrons—aggregated \$980,500.

That management is in the capable hands of JOHN W. COCHRAN, capitalist, its president; R. C. GRAVES, of the Artesian Water Co., the Bohlen-Huse Ice Co., and other large enterprises here, vice-president; JOHN M. PETERS, formerly president of the Merchants' Exchange, cashier, and C. C. SELDEN, assistant cashier; and the following directors of it are all distinguished here as successful and responsible business men:

W. N. Brown, of W. N. Brown & Co., cotton factors; L. B. Suggs, of L. B. Suggs & Co., factors and grocers; Geo. Arnold, of the Geo. Arnold Co., in that line also; H. G. Miller, of the Schoolfield-Hanauer Co., the same; S. Lehman, attorney; Jacob Weller, capitalist; James Lee, of the "Lee line" of river steamers; James H. Rees, of James Rees & Co., boat builders, Pittsburgh, Pa., and Memphis; James S. Robinson, drugs; John A. Denie, of J. A. Denie & Sons, wholesale lime; Sol. Coleman, cigars and tobacco; H. Morris, of H. Morris & Bro., wholesale clothing; J. W. Allison, of the American Cotton Oil Co.; A. Renkert, drugs; Sam'l Hirsch, of Hirsch & Gronauer, insurance; Re. H. Vance, of Johnston & Vance, clothing; C. L. Fickler, merchandise broker, and Messrs. Cochran and Graves.

Messrs. Cochran, Graves and Peters, of this bank, we may remark parenthetically, were the fathers of the Commercial Club of the city, an organization of social and business character, which has done much to promote the material interests of Memphis, and Mr. Graves is now vice-president of this organization.

The German is notable, among other characteristics, for the extent of its collections and exchange business. For this purpose it maintains correspondence with a very large number of country banks in the commercial tributaries of Memphis, and with the following in the larger cities of this country and abroad: New York, the Chemical National Bank; Chicago, the Metropolitan National; St. Louis, the Mechanics' Bank; Cincinnati, the First National; New Orleans, the New Orleans National; London, Eng., the Alliance Bank.

The MEMPHIS NATIONAL BANK, 293 Main street, has now been established about five years. It is a prosperous institution, backed by solid men of Memphis and its vicinity, engaged in commercial and manufacturing

ventures, over 1,500 of whom it numbers among its depositors, and having for its directors twenty-three representative business men of the city. These directors are the following: H. M. NEELY, of Brooks, Neely & Co., wholesale grocers and cotton factors, its president; D. T. PORTER, of Porter, Macrae & Co., cotton factors, who is its vice-president; W. S. Bruce, of W. S. Bruce & Co., wholesale carriages; W. B. Mallory, of Mallory, Crawford & Co., wholesale grocers and cotton factors; W. W. Schoolfield, of the Schoolfield-Hanauer Co., wholesale grocers and cotton factors; W. P. Holliday, Jr., assistant cashier of the bank; D. Canale, of D. Canale & Co., importers of fruits and liquors; Elias Lowenstein, of B. Lowenstein & Bros., wholesale dry goods; David Botto of D. Botto & Son, wholesale liquors; J. W. Richardson, of Arbuckle & Richardson, wholesale grocers and factors; Joseph Fader, of Fader, Frank & Co., in the same line; W. M. Randolph, attorney; G. W. Macrae, of Porter & Macrae, (already mentioned); Otto Schwill, of Otto Schwill & Co., wholesale seeds; C. B. Bryan, of the Pittsburgh Coal Co.; B. M. Stratton, of Stratton & Gilchrist, real estate; D. O. Andrews, of the C. R. Ryan Grocery Co.; J. M. Phillips, capitalist; M. E. Carter, of Carter & Blessing, commission merchants; E. B. McHenry, clerk and master of the Chancery Court; G. S. Ellis, of Ellis, Taylor & Co., factors; Eugene J. Carrington, of the Carrington Shoe Co., and the cashier of the bank, MR. J. H. SMITH, a banking man of twelve years' experience.

The last statement of this bank available was of date in last March. It showed that, besides its \$500,000 of capital paid up, it had a surplus of \$252,000. Its total resources at the same time were \$1,700,000, including cash and exchange items of \$450,000, United States bonds to the value of \$50,000, and \$1,125,000 of loans and discounts. It had deposits at the same time aggregating \$900,000.

The correspondents of the Memphis National in the larger cities are: New York, the Importers' and Traders' National; Chicago, the First National; St. Louis, the Merchants' National; New Orleans, the State National; Boston the National Exchange Bank. It has, besides, over ninety country banks as correspondents.

A new building for this bank to cost \$100,000, and to be one of the handsomest business structures of the city, is now in course of erection. This building, it is expected, will be completed some time this fall.

The FIRST NATIONAL BANK is the oldest National bank of this city. It was organized in 1864. Its number on the National Bank Register is 336. It has \$500,000 capital and \$80,000 surplus. At last account its deposits were \$750,000, and its loans and discounts \$700,000. It total resources were \$1,400,000. N. M. Jones, president of the Memphis Gas Light Company, is its president; C. M. Schulte, cashier.

The MEMPHIS CITY BANK, 337 Main street, corner of Union, has a State charter. It was organized in 1887, and has been a particularly prosperous institution under its present management, which has held since 1889. R. DUDLEY FRAYSER, of Frayser & Scruggs, attorneys, himself one of the most notable financiers of this section, and a man distinguished also in public affairs, is its president; JOHN T. FROST, manager of the American Biscuit & Manufacturing Co., is its vice-president, and FRED FOWLER, formerly with other leading banks here—of twelve years' experience, in fact—and the secretary of the Tennessee Bankers' Association, is cashier.

The directors are Messrs. Frayser, Frost and Fowler; John M. Hill, of J. M. Hill & Co., wholesale boots and shoes; R. J. Black, president of the C. R. Ryan Grocery Co.; R. E. Semmes, of B. J. Semmes & Co., wholesale liquors; S. Watkins Overton, real estate; Elliston Mason, insurance; Dr. B. G. Henning, of Drs. Henning & Williford, physicians and surgeons; A. S. Barboro, of Barboro, Viani & Co., wholesale fruits; Thomas Barrett, capitalist; E. A. Buchanan, grain dealer; R. M. Mansford, stationer and bookseller; W. A. Wheatley, real estate; A. S. Taylor, of A. S. Taylor & Co., leading grain dealer.

These are names representative of the solid commercial, landed and financial interests of the city.

The Memphis City Bank has an authorized capital of \$1,000,000, half which is paid up. By the last account available for this work (March last), it had, besides this, \$500,000 of paid up capital, \$95,000 surplus, or \$595,000 capital and surplus. Its deposits at the same time were over \$200,000, and its total resources over \$800,000.

Following are the correspondents of this bank in the principal cities: The National City Bank, of New York; National Bank of the Republic, St. Louis; the Citizens' National, Cincinnati, and the Southern National, New Orleans.

The **MERCANTILE BANK** of Memphis has been remarkably successful from the day of its foundation. It has a paid-up capital of \$200,000, a surplus of \$75,000, and, at the time of this writing, undivided profits of \$10,000. Besides this accumulation of surplus, it has paid regularly every six months, from its beginning, in the summer of '83, a five per cent semi-annual cash dividend to its stockholders; in all, aggregating \$180,000.

J. R. GODWIN, its president, is a retired cotton factor. J. M. GOODBAR, its vice-president, is of Goodbar & Co., wholesale boots and shoes. C. H. RAINE, its cashier, has been with it since its organization. H. A. HUNTER, assistant cashier, was formerly its paying teller.

The directors, besides Messrs. Godwin, Goodbar and Raine, are: Chas. Kney, dealer in fresh meats; John W. Schorr, president of the Tennessee Brewing Co.; H. B. Wilkinson, of Wilkinson, Banks & Co., cotton factors; H. B. Coffin, of J. H. Coffin & Co., dealers in oils, oil mill supplies, steam pipe and fittings, etc.; T. B. Turley, of Turley & Wright, attorneys; J. M. Smith, manufacturer of the Pratt cotton gins; A. W. Newsom, of Newsom & Co., produce commission; H. L. Guion, real estate; J. N. Falls, president of the Valley Oil Mills and one of the firm of G. Falls & Co., cotton buyers; J. M. Dockery, of Dockery & Humphreys, cotton factors; John Armstead, of Armstead & Lundee, cotton factors; T. M. Nelson, of Price & Nelson, insurance; W. H. Kennedy, of Jones & Kennedy, same line, and Andrew J. Harris, real estate.

The Mercantile is a State depository. The following financial institutions of national reputation are its correspondents: In New York, the American Exchange National; Chicago, the National Bank of Illinois, and also the Home National; St. Louis, the Continental National; Cincinnati, the National Lafayette Bank; Louisville, the First National Bank; Nashville, the Fourth National, and New Orleans, the Whitney National.

This bank has lately purchased the property at 31 Madison street, and has fitted up the building there with metallic fire and burglar proof vaults of the Diebold make, and very fine bank fixtures. This is to be its quarters hereafter.

SAVINGS BANKS AND TRUST COMPANIES.

THE nine Savings Banks of Memphis had, at last accounts, an aggregate capital and surplus

of \$650,000, 21,200 accounts with depositors, and \$1,412,000 aggregate deposits. Their loans aggregated \$1,125,000, and their total resources, \$1,900,000. They pay, as a rule, four per cent interest on time deposits, and they are all, as will be seen, in prosperous condition. Following are some details concerning them:

The **SECURITY BANK** of Memphis is a Safe Deposit Trust and Banking Co., organized in 1886, and established corner of Union and Main streets. It has \$50,000 capital paid up, and a surplus of \$12,000, according to a late statement. It has 2,800 depositors in its savings department, and over \$225,000 of deposits, on which it is paying interest equal to three per cent per annum. Its total resources are \$287,000.

R. DUDLEY FRAYSER, capitalist and prominent attorney, is its president; J. W. WYNNE, of Wynne, Love & Co., cotton factors, vice-president; FREDERICK FOWLER, cashier also of the Memphis City Bank, cashier. The directors are John Overton, Jr., dealer in real estate and president of the Tennessee Midland Railroad; Thos. Barrett, capitalist; W. N. Wilkerson, wholesale drugs; W. A. Williamson, capitalist; James Frost, of the American Biscuit & Manufacturing Co.; D. Zellner, leading dealer in boots and shoes; J. R. Pepper, wholesale grocer; W. R. Cross, real estate; R. E. Black, real estate agent and president of the C. R. Ryan Grocery Co.; John T. Frost, of the American Biscuit & Manufacturing Co., and Messrs. Wynne and Frayser.

This bank has one of the finest and most commodious safe deposit vaults in Memphis. It acts as administrator, executor, trustee, guardian and receiver under its charter, and special fiduciary attention is given by its management to the funds entrusted it by married women, minors and laborers.

The **MEMPHIS TRUST Co.**, 42 Madison street, is, comparatively speaking, a new project here, and one also that, like the new banks referred to herein, fills a long felt want. It was organized in December, 1891, with \$200,000 authorized capital, of which \$100,000 has been paid in. Leading business men of the city, whose success in their own concerns qualifies them for management of it, were its founders and are its officers. Following is its board of directors: J. T. Fargason, of J. T. Fargason & Co., cotton factors; J. R. Godwin, president Mercantile Bank; A. T. McNeal, attorney at law; W. F. Taylor, of W. F. Taylor & Co., cotton factors; O. B. Polk, vice-president Mem-

phis Trust Co.; John Overton, Jr., president Tennessee Midland Railroad; Godfrey Frank, of Fader, Frank & Co., cotton factors; T. B. Turley, attorney at law; R. B. Snowden, capitalist; J. K. Speed, of J. K. Speed & Co., wholesale grain; N. Fontaine, of Hill, Fontaine & Co., cotton factors; J. M. Goodbar, of J. M. Goodbar & Co., wholesale shoes; W. B. Mallory, of Mallory & Crawford, cotton factors; J. N. Falls, of G. Falls & Co., cotton buyers; Napoleon Hill, president Union and Planters' Bank; W. E. Love, of Wynne, Love & Co., cotton factors; E. Lowenstein, of B. Lowenstein & Bros., wholesale and retail dry goods; J. A. Taylor, attorney at law; S. H. Dunscomb, president Bank of Commerce; M. Gavin, of M. Gavin & Co., cotton factors, and Austin Miller.

J. T. FARGASON is its president; O. B. POLK, vice-president, and AUSTIN MILLER, general manager. Messrs. Fargason and Polk are ranked generally among the wealthiest residents of Memphis. Mr. Miller is an attorney by profession, and was practicing at Bolivar, Tenn., before the organization of this company.

The purpose, object and aim of this company is the same as those of similar name in other cities. It acts as administrator of estates, executor, guardian, trustee, assignee, receiver, and agent, or in any other fiduciary capacity; in this supersedes the old defective system of trust funds handled by individuals, in fact. It is hardly necessary herein to expatiate on advantages of the corporate plan over the individual; that has been thoroughly demonstrated; so thoroughly now that in many parts of the country personal handling of trust funds is no longer considered either practicable or safe, and both courts and individuals seize the opportunity like that afforded by this company for the management of trusts.

In addition to ordinary fiduciary functions, this company will act as register of bonds; financial agents for State, municipal or private corporations; agent for the management of real estate or other property; trustee or treasurer for religious or benevolent institutions; agent-investor of moneys; collector of profits, interest, etc.; dealer in securities, and money lender on mortgage or other first-class collateral.

The MANHATTAN SAVINGS BANK & TRUST Co., of 17 Madison street, has the largest capital and surplus profits, and is the oldest savings bank of Memphis. It was organized in 1885, and, although its paid up capital remains at the

original figure of \$30,000, its undivided profits at the time of this writing, were upwards of \$105,000 additional to that sum.

Under its charter, it does a savings business, deals in securities and also in exchange. Interest to the amount of three per cent per annum is paid by it upon all deposits of a permanent character. It had \$700,000 of such deposits in April, '92, representing 6,000 depositors, and \$850,000 of total resources.

It has been remarkably successful, a fact due to the interest taken in it by the thrifty working people of the city, and to the solid character of its management. N. FONTAINE, of Hill, Fontaine & Co., a leading cotton house, not of this city alone, but of the world, is its president; J. W. COCHRAN, president of the German Bank here, vice-president, and JAMES NATHAN, a long experienced banking man, cashier. The directors are Messrs. Fontaine, Cochran and Nathan; Napoleon Hill, of Hill, Fontaine & Co.; M. Gavin, of M. Gavin & Co., wholesale grocers; L. Levy, banker, of New York; Sol. Coleman, wholesale and retail cigars and tobacco; C. N. Grosvenor, of Overton & Grosvenor, real estate agents; Simon Borg, banker, of New York; I. Samelson, of I. Samelson & Co., dealers in cigars and ticket brokers; A. Renkert, druggist, E. Lowenstein, of B. Lowenstein & Bro., wholesale and retail dry goods; J. G. Handwerker, broker, of this city; Sam'l Mook, shirt manufacturer; J. S. Robinson, druggist, and H. Peres, commission merchant.

The MEMPHIS SAVINGS BANK, 293 Main street, has \$50,000 capital and a surplus of \$9,000. At the time of the statement last available for this compilation, it had \$346,800 of total resources. At the same time the deposits with it amounted to \$280,000, which aggregate represented the contributions of 3,000 depositors.

It was established in 1888, and is a savings bank simply and solely. Interest is paid by it on time certificates, at the rate of four per cent, and on book accounts, three per cent annually. As a guarantee of careful and thorough management, it presents the following list of its directors:

D. T. PORTER, of Porter & Macrae, factors, its president; H. M. NEELY, of Brooks, Neely & Co., factors, its vice-president; J. H. SMITH, cashier of the Memphis National Bank (with which solid institution most of its directors are also identified), secretary and treasurer; W. W. Schoolfield, of the Schoolfield-Hanauer Grocery and Cotton Co.; W. S. Bruce, of W.

S. Bruce & Co., wholesale hardware; D. Canale, wholesale liquors; S. H. Brooks, of Brooks, Neely & Co., already mentioned; J. M. Arbuckle, of J. M. Arbuckle & Son, wholesale grocers and factors; J. J. Shoemaker, cotton factor; C. B. Galloway, manager of the Peabody Hotel; S. Lacroix, wholesale live stock; John M. Hill, boot and shoe dealer; J. J. Tanner, baker and capitalist; J. J. Duffy, grocer, and J. G. Bock, cashier for B. Lowenstein & Bros., wholesale and retail dry goods.

The CONTINENTAL SAVINGS BANK of Memphis is, in a sense, an attachment of the Continental National Bank, one of the great financial concerns of Memphis. That is to say, it has precisely the same executive management and very nearly the same directors. It occupies quarters also in the same building, the Brooks-Neely Block, 399 Main street.

It was organized and began business in 1890. It is authorized to do a trust and savings business. It has safe deposit vaults of the latest pattern. Its capital is \$50,000 paid in, and its surplus, \$10,000. It has 1,000 depositors, and \$200,000 deposits. It pays three per cent interest per annum.

Its officers, the manager, F. SCHAAS, excepted, all have personal mention made of them in the account already given herein of the Continental National.

J. C. Neely, of Brooks, Neely & Co., is its president; Wm. Farrington, of the Gayoso Hotel, and Chas. T. Dobb, cotton factor, vice-presidents, and C. F. M. Niles, cashier. Following are its directors: Messrs. Neely, Farrington and Dobb; A. B. Treadwell, commission merchant; D. W. Fly, wholesale grocer and factor; M. Wittenborg, confectioner; David Gensburger, trunk manufacturer; John Overton, Jr., president of the Tennessee Midland Railroad; C. Burwinkel, commission merchant; F. Bensieck, baker; J. H. Slater, stock broker; J. S. Day, commission; W. N. Brown, the same; Jas. J. O'Rourke, master mechanic Illinois Central Railroad; H. L. Armstrong, assistant cashier Continental National Bank; J. T. Frost, wholesale confectioner; J. L. Cocke, commission merchant; F. Hessig, of Van Vleet & Co., wholesale drugs, and Dr. A. G. Sinclair, a leading physician of the city.

The STATE SAVINGS BANK, 18 Madison street, is what its name implies, a savings bank exclusively. It was organized in the latter part of 1887, and has cleared from its business something like \$30,000 in the four years since, all which has been placed to the credit of its

surplus account. It has \$50,000 capital paid up. Its depositors numbered, by a late statement, 1,100, and its deposits were \$265,000. It has \$243,000 of loans out on collateral security, and total resources of \$350,000. It pays three per cent per annum interest on time savings deposits, and four per cent per annum on certificates of deposit.

COLTON GREENE, its president, is of Greene & Montedonico, insurance agents. Cashier J. D. MONTEDONICO, is the Montedonico of that firm. The directors are these gentlemen and JOHN K. SPEED, of John K. Speed & Co., cotton factors, its vice-president; W. A. Worner, of the Worner-Bobo Grocery Co.; J. T. Walsh, of J. T. Walsh & Bros., wholesale grocers and cotton factors; Louis Kettmann, of Kettmann & Montedonico, wholesale liquors; J. M. Fowlkes, treasurer of the Merchants' Cotton Compress & Storage Co.; A. D. Gwynne, of Stewart, Gwynne & Co., wholesale grocers and cotton factors; John Gaston, capitalist, and Martin Kelly, capitalist and one of the commissioners of the city of Memphis; all wealthy and responsible men, engaged in business and resident in Memphis.

The MECHANICS' SAVINGS BANK was organized in 1866. It has a \$100,000 capital, paid up, and \$17,500 of undivided profits (practically a surplus), at last accounts. It has 3,500 depositors, about \$125,000 deposits and \$100,000 of loans and discounts. M. H. Katzenberger, of the Equitable Gas Co., is its president, and I. Katzenberger, his brother, cashier.

The UNION SAVINGS BANK was established in 1890. It has \$50,000 capital and 1,200 depositors. Geo. Arnold, of the Geo. Arnold Cotton and Grocery Co., is its president; John I. Dunn, cashier.

The SHELBY COUNTY SAVINGS BANK, 45 Madison street, was established in August, 1891. It has an authorized capital of \$50,000, half of which is paid in. It had on April 10th, at the close of its eighth month, over 800 depositors, representing \$48,000 of deposits, and had loans and discounts (chiefly on real estate mortgage) aggregating \$55,000. It does a general banking business and pays four per cent interest on deposits. Incidentally it does a collections and exchange business. It has quarters opposite the Cotton Exchange.

Its officers are experienced and reliable men: W. W. JAMES, its president, is of the J. M. James Grocery Co.; GEO. C. LOVE, its vice-president, is an exporter of staves; E. B. LACY, its cashier, was, for eight years before

he came here, chief clerk of the National Bank of Kansas City, Mo.

Its directors are these gentlemen and the following: Thos. Wellford, insurance agent; Peter Manigan, proprietor of a transfer line; Evander Williams, wholesale meats; P. M. Vaccaro, wholesale liquors; W. W. Simmons, of the Chickasaw Cooperage Co.; Joseph P. Carey, grocer; Jos. J. Williams, county trustee; Harry Dreve, blacksmith; R. H. Briggs, master mechanic of the Kansas City, Fort Scott & Memphis Railroad; Geo. W. Jenkins, manager of the Goyer Storage Co.; Sam'l A. Pepper, of the Johnston & Vance Clothing Co., and S. L. Wadley, grocer.

INSURANCE BUSINESS OF THE CITY.

MEMPHIS has eight local insurance companies with a combined capital of \$1,015,000, and has about twenty-five insurance agents. The aggregate annual premiums business of the city is about \$425,000 a year. The local companies are all prosperous, substantial, and dividend paying; the two described hereinafter especially. The others are the Phoenix Fire & Marine, organized in 1868, which has \$150,000 capital, and H. M. Neely as president; the Citizens', organized in '86 with \$100,000 capital, whose president is T. B. Simms, banker and broker; the Factors' Fire, organized in '82, capital \$100,000, N. Fontaine, president; the Home, organized in 1871, capital \$100,000, John K. Speed, grain merchant, president; the Hernando, organized in 1860, capital \$150,000, S. H. Dunscomb, president; and the Factors' Mutual Insurance Company, capital \$115,000.

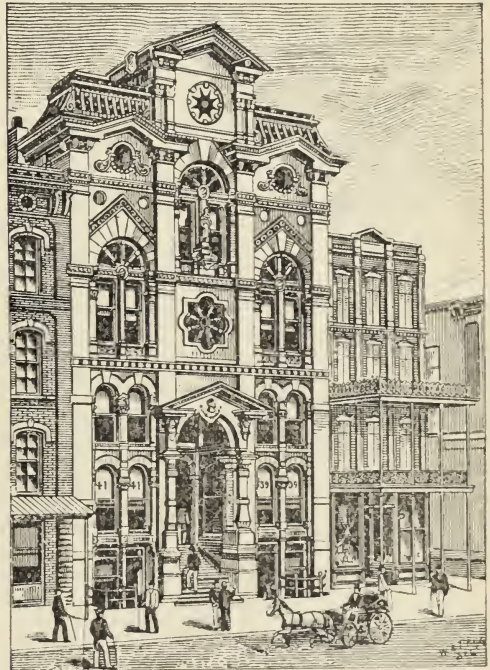
The insurance agents of the city are organized as a board of underwriters. No figures are available respecting the life insurance business of the city; but it is large. As the center for the Southwest, Memphis has agencies for the leading insurance companies of all the country. In paragraphs following, the principal insurance agencies of the city are also described:

The PLANTERS' FIRE & MARINE INSURANCE Co. OF MEMPHIS, was organized in 1867. It has paid in losses since then nearly \$1,000,000, and yet has paid also in dividends, 152 per cent on its capital stock of \$150,000, which has been all paid up for more than twelve years.

At the time a statement was last rendered by this company, January 1, 1892, it had total assets of \$187,302. These were invested as follows: In loans and discounts \$76,064; real

estate (its building, the Planters' Insurance building, 41 Madison street), \$60,274; stocks and bonds, \$22,063. The balance was cash and accounts current. Its reserve, at the same time, was \$14,820, and its surplus, \$20,098.

The Planters' has had careful and business-like management. The president and vice-president respectively, DR. D. T. PORTER, president of the Memphis Savings Bank, and also of Porter & Macrae, cotton factors, and JOHN OVERTON, JR., of Overton & Grosvenor, real estate agents, have been identified with the company from the start—were prime movers in its organization, in fact. The secre-



PLANTERS' FIRE & MARINE INSURANCE CO.'S BUILDING AND OFFICE.

tary, MR. F. B. HUNTER, has been with the company for ten years, and as secretary has largely directed its affairs for five.

The following are the directors: S. H. Brooks, of Brooks, Neely & Co., cotton factors; R. L. Coffin, of Dillard & Coffin, cotton factors, also; Z. N. Estes, of Z. N. Estes & Co., in the same line; J. M. Goodbar, of Goodbar & Co., wholesale dealers in boots and shoes; Hardwig Peres, broker; J. M. Phillips, capitalist; R. Dudley Frayser, president of the Memphis City Bank, and Messrs. Porter and Overton.

The BLUFF CITY INSURANCE Co., 293 Second street, was organized March 20, 1858, and has been under its present management since 1871. It has \$150,000 paid up capital, and has paid cash dividends to its stockholders of 48 per cent since 1882. The losses paid by it to date will aggregate \$227,000. It now has on its books the accounts of something like 900 policy holders, whom it has insured to the amount of \$1,471,607.

By its statement of January 1, 1892, its assets were \$170,586, invested in bonds and other safe collateral securities or cash, its surplus \$20,586, and its reserve \$14,586. Its business for 1891 amounted to \$28,352, of which \$2,454 was marine; the remainder risks on dwellings and merchandise, chiefly. Its business is confined mostly to the State of Tennessee.

The Bluff City has for its officers, J. C. NEELY, of Brooks, Neely & Co., cotton factors, and president also of the Continental National Bank here, president; DAVID P. HADDEEN, capitalist, vice-president; W. H. MOORE, secretary.

The directors are: Messrs. Neely and Haddeen; J. F. Frank, wholesale grocer and cotton factor; H. M. James, capitalist; J. W. Falls, cotton buyer; M. Gavin, wholesale grocer, and W. A. Gage, cotton factor.

P. A. FISHER & Co., insurance agents, of No. 4 Madison street, do a general fire, life and accident business. They began business in 1889 as representatives of the Spring Garden Insurance Co., of Philadelphia, the Equitable, of Nashville, and the Glens Falls Insurance Co., of Glens Falls, New York, which was established in 1849. Later they acquired the agency for the Connecticut Indemnity Association, of Waterbury, Conn., a life company, and the Standard Accident, of Detroit. These are all companies of substantial character and high standing in the business world, and with them the firm has been enabled to secure a big share of the insurance business, fire and life, of West Tennessee, which is its especial field.

The success achieved by the GLENS FALLS COMPANY, not only here, but generally, is indeed remarkable. Never a year yet but it has added to its surplus; this item of its statement is now more than \$1,000,000, and the book value of its stock (the percentage of net capital to surplus), is now nearly 700, a proportion greater than that of any other company, either of the United States or Great Britain. It has paid in losses since it started

\$5,500,000, and it has been particularly judicious in its investment of funds. It offers the security and indemnity, in short, of careful management, and the further guarantee of the stringent laws and charter under which it operates.

The principals in this agency are father and son. The senior member, Mr. P. A. Fisher, is a native of Memphis. He has lived here all his life, except that he left here in 1879, and removed to Covington, to accept the position of superintendent of public construction for Tipton Co., Tenn., a place that he held until 1889, when, in company with his son, he started this agency. Mr. D. A. Fisher, the junior member of the firm, is also to the manor born. He was with his father at Covington, and, prior to that, was in the drug business here, as a member of the firm of Fisher & Bostwick.

MURPHY & MURPHY'S insurance agency at Memphis was established over a quarter of a century ago. The principals in it are B. F. and C. P. MURPHY, sons of Maj. J. J. Murphy, one of the earliest settlers of the city.

Sterling companies are represented by these gentlemen; the most substantial of foreign as well as home companies. They have been thoroughly trained themselves to correct methods of underwriting, are enterprising and liberal men, and have kept pace, in the matter of new business written, with the growth of this city and its field.

THE WASHINGTON LIFE INSURANCE Co., of New York, is represented at Memphis by Mr. C. M. COLLIER, who is also the representative here of the Standard Accident Insurance Co., of Detroit, Mich. His office is at 16 MADISON STREET. By dint of combined tact, ability and energy, he is doing a very lucrative business for both.

Other financial concerns of Memphis are the following:

POSTAL BUSINESS OF THE CITY.

THE post office at Memphis is a financial agency of considerable importance. The total money order receipts of the last year for which a report is available were \$821,397, the total money order disbursements, \$637,304; figures disclosing an aggregate of transactions equal to those of the larger banks of the city. The mail matter handled has vastly increased of late years; so much so, indeed, that, although the post office building is new, the quarters of the department are already cramped for room.

The growth of the postal business is one of the many indications of the city's advancement in trade.

R. F. PATTERSON, a native of Maine, but a resident of the city for twenty-five years, is the postmaster of Memphis. He settled here after the war, in which he was a participant with the Federal arms in every rank from second lieutenant to brigadier general, through promotions successively earned by gallant conduct.

He has been in the cotton trade here for years, and still has an interest in a house of that line here. He is, in fact, in charge of its finances. He has been a useful and public spirited denizen whilst here; he was a member of the commission by which the city is governed, for years, and showed in performance of the duties of that office, business habits and purpose. He was for thirteen years internal revenue collector here, appointed by President Grant and incumbent until the office was at length abolished.

He took office as postmaster in '89, and holds it until '93. He has made improvements in the service which are appreciated here, and he is generally considered—by the business community at least—one of the most efficient men that have held the place.

COLLECTION AGENCIES AND ACCOUNTANTS.

R. G. DUN's commercial agency at Memphis is in charge of MR. T. O. VINTON. This agency was established here in 1867; Mr. Vinton has been its manager about two years. Before he came here he had been delegated to establish, and had maintained successfully for two years, the company's agency at El Paso, Texas; and prior to this commission at El Paso, he was stationed for some time as agent at St. Joseph, Mo., so that he is fast becoming a veteran in the business, with the experience and tact that characterization implies.

Since he came to Memphis, the business under his charge has increased so considerably that new officers and an enlarged staff have been required. The business of the agency, indeed, has doubled, and this is now the largest of the company's stations in the State.

Collections are a specialty, it should be remembered, with R. G. Dun & Co., and their facilities therefor are the best there are. They have their own attorneys as well as agents all under bond, and they perform this service both expeditiously and cheaply. They are at

39 Madison street, the Planters' Insurance Co.'s building.

The MEMPHIS COLLECTING Co., of room 24 Appeal building, does a general collection and real estate business in Memphis and the surrounding country. This institution also acts as assignee for firms and individuals, and proposes speedy settlement of such business at a minimum of expense. It was organized in 1890, and its officers are: N. A. GLADDING, president; E. A. KEELING, vice-president; J. W. KNOTT, JR., secretary and treasurer; A. L. KING, general manager; the last named the originator of this company. He is a man of very great energy and business ability, a broad-gauged, far-seeing man; that is conceded by all who know him. He is a native of Nashville, Tenn., a graduate of Union College, N. Y., and of the Lebanon, Tenn., law college. While still fresh from the first of these, he was chosen president of Washington Institute, near Nashville, which was destroyed by fire afterward, during the war. After he had been admitted to the bar he removed to Omaha, Neb., and practiced his profession there for some years. There, also, he married one of the belles of Washington City, Miss Gertie Clarke. His health failing, he went to Colorado on that account. He served there as captain, with honor, in several Indian campaigns.

While in Omaha he organized, with others, the Omaha Smelting and Refining Co., and the Omaha & Southwestern Railroad, since absorbed by the Burlington & Missouri River Railway; and while a resident of Cheyenne, Wyoming, a large cattle company. During the eventful presidential campaign of 1876, he commanded one of the ten regiments raised in Chicago to proceed to Washington and seat Sam'l J. Tilden in the presidential chair.

Some time later he returned to his old home in Nashville, and from there came here in '89. While in Nashville he organized what is now the Nashville Rapid Tanning Co., and is now engaged in promoting a certain enterprise here, which will likely be, unless obstacles arise to neutralize his efforts, one of extraordinary moment.

The other officers of the collection company are also notable residents here.

J. P. PRESCOTT, expert accountant, of No. 5 Madison street, is a retired merchant and manufacturer, and is one of the best known men in the city. He has been identified with Memphis since 1831, when its population had not

reached 1,000 souls—ever since he was five years old, in fact.

His father built and ran one of the first saw mills here, with the assistance of his four sons (our subject being the youngest), until he sold the saw mill, in 1845. This youngest, although then but a youth, became the clerk and bookkeeper of the mill, during which time he studied bookkeeping under Prof. A. F. Crittenden, who was the first instructor of that science in Memphis. Subsequently, Mr. P. was the bookkeeper for prominent business houses, until his removal to Lake Providence, La., in 1849, where he had full charge of the mercantile house of his uncle. Returning to Memphis in the spring of 1854, he took the position of bookkeeper with Messrs. Cook & Co., a leading wholesale grocery and produce firm.

While engaged in this house he became connected with his cousin, O. F. Prescott, in the manufacture of soap and candles, and the following year took an active interest in it. Some three years thereafter this enterprising firm, then styled J. P. Prescott & Co., introduced the first barrel of coal oil consumed in the Bluff City. The demand for their manufactures so increased that, in 1860, they more than doubled the capacity of their soap works, the necessity

of which step became apparent at the inception of the Civil War, in the spring of 1861, as there were then but few factories of this kind in the South.

During the latter part of the war, Mr. Prescott was engaged in business in Mobile, Ala., selling blockade goods mostly. He returned home in June, 1865, and, with his partner in the firm of O. F. Prescott & Co., resumed the manufacturing, as well as mercantile line of oils, lamps, etc., which latter became a leading feature of their business, at No. 40 Jefferson street. They continued in this same line for about ten years, until 1875, when they retired from active business.

The esteem in which Mr. Prescott is held by his fellow-citizens has frequently been manifested by election to public offices of trust and honor. He has been a school director of Shelby county for the past eighteen years. Although an exceedingly busy man, he has found time, occasionally, to contribute articles to the press, and his accurate knowledge of local matters has made the productions of his pen much sought after. He is a prominent member of the order of Odd Fellows and the Knights of Honor. He enjoys remarkable vigor of mind and body, and has, apparently, many years before him.



THE JOBBING TRADE OF MEMPHIS.



F \$200,000,000 annual commerce credited Memphis by the local statisticians, \$110,000,000 is set down as its annual jobbing aggregate. There are 1,550 business houses, according to R. G. Dun's Mercantile Agency, in Memphis, and 250 of them are jobbing houses.

The greatest single item in the commerce of the city is the trade in cotton, aggregating, even at the extraordinarily low prices now ruling, \$30,000,000 a year. Next to that comes the grocery and provision trade, done, for the most part, by the same factors and dealers handling the cotton business of the city. But, if the controlling influence of the city over the lumber trade of its tributaries were taken into account, that industry would figure scarcely second to the cotton business itself. Other lines that are large, and that are steadily extending, that are, in fact, characteristic lines of Memphis, are the trade in horses and mules, and the produce and truck trade, which latter is a development of late years.

It is difficult to get exact figures of the trade in these various lines, but the aggregate of each may be approximated, and is about as follows: There are forty-one wholesale grocers, most of them, as we have stated, factors also. President D. W. Fly, of the Wholesale Grocers' Association of the city, says their capital is \$15,000,000, and their aggregate sales something between \$35,000,000 and \$40,000,000 a year. This makes the city fifth in rank among the grocery markets of the country. It is claimed, indeed, to be the largest, population considered, in the grocery trade, in the world.

At the late convention of the Cotton Growers' and Merchants' Association of the Mississippi Valley, it was represented that the bacon and lard, pork, and other provisions, the corn, hay, meal, oats, wheat, and flour supplied planters of the tributaries of the city by the factors of Memphis, aggregate now values of \$16,150,000. Of hay alone, \$3,500,000 worth is sold; of corn, \$3,000,000 worth; of bacon and hams, \$2,825,000; of pork, \$2,320,000 worth; of flour, \$2,250,000, and of oats, \$1,275,000, and nearly all these commodities originate in the West.

The lumber manufactured and the total dealings in lumber and lumber products at Memphis aggregate 160,000,000 feet a year, of the total value of \$2,250,000. This figure exhibits but a small fraction of the trade controlled by Memphis concerns, for there are, within a radius of 250 miles, 150 of the largest saw mills in the country, and forty per cent more cars are used for lumber than cotton by the roads centering here; and more local freight is paid for the transportation of lumber than for cotton. There are twenty-two dealers in lumber at Memphis, eight of whom operate large mills. Of the whole amount handled, the local consumption is about forty per cent, perhaps, 65,000,000 feet. Large quantities of logs are towed in rafts from the Loosahatchie and Forked Deer and Wolf rivers, direct to the city from the timber districts, and a vast amount of cooperage material, hardwood timber, etc., is handled by Memphis parties for export through the seaports; how much it is difficult to say, but it is very large and should be accounted a part of the gross business in lumber and timber of the city. The capital employed in the lumber trade here in Memphis and the district adjoining is estimated to be \$3,500,000, which, at the ordinary proportion of capital to production, is equivalent to a business of \$7,500,000 a year.

The jobbing dry goods business of the city is estimated at \$6,500,000 a year. The hardware business, \$4,000,000; the boot and shoe business, \$3,000,000, a sum which makes it sixth of the centers of the boot and shoe business in the land. This business employs forty-two drummers, covering thirteen States, and some of them traverse also Northern Mexico.

No record is available of the exports of Memphis. These are kept at the seaports. A large proportion of the cotton handled is, however, ultimately destined abroad. Very much of the cotton oil product of the city is intended for foreign consumption. The total value of the imports direct is given by the collector of customs at Memphis, Emerson Etheridge, as \$100,000. The principal imports are dry goods, cigars, liquors and earthenware. The imports direct are, however, it is scarcely necessary to remark, but a small fraction of the imported goods handled. The customs collec-

tions show an increase of direct imports in the last four years of more than 500 per cent.

The total coal trade is estimated at \$1,850,000 a year. There are seven wholesale dealers receiving direct from the mines annually about 625,000 tons, about sixty per cent of which is steam coal and the balance domestic. This coal comes generally from Alabama, but some little from Pennsylvania and Kentucky.

The truck trade exceeds a million dollars in value. Sometimes \$100,000 worth of potatoes are shipped northward in a single season. This trade is brisker in June and July. Strawberries and early corn come in May; English peas, beans, and cabbage, May 1st to June 1st; potatoes in June and July.

The trade in horses and mules done at Memphis by some fifteen dealers aggregates a value of \$1,000,000 and upwards, and if the cattle and sheep and hogs handled be considered, is very likely double that. The receipts of horses and mules are from 8,000 to 10,000 head a year. Of cattle last year there were 10,120 received, of sheep, 1,022, and of hogs, 12,223. The shipments in the same time were: Of cattle, 4,225; sheep, 4,164; hogs, 1,663; horses and mules, 7,900; showing local consumption of 6,000 cattle, 2,860 sheep, 10,560 hogs, and utilization of about 1,700 horses and mules annually.

Seven cotton oil mills of the city have a product of about 51,000 barrels, which, at \$20 a barrel, is a business of something over \$1,000,000 a year.

There are twenty dealers in hay and five mills grinding corn and wheat. The daily output of flour and meal of the city is about 2,150 barrels.

The manufacturing establishments of the city number 500, they employ \$5,000,000 capital, and 10,000 persons, to whom are paid more than \$100,000 a week in wages. The aggregate annual product of these 500 concerns is something in the neighborhood of \$12,000,000 a year.

The trade territory of the city is, perhaps, best described in the chapter of this work on the transportation facilities of Memphis. Additional facts concerning it may be gleaned from the concluding chapter of this work.

GROCERS, BROKERS AND COMMISSION MERCHANTS.

The extent of the business done in the other various mercantile lines at Memphis is indicated in the sketches of the leading houses of the city that follow:

The WORNER-BOBO GROCERY Co., of 290 and 292 Second street, have a place fitted up in elegant style, and seventeen to twenty clerks employed. They do as large a local business as any concern of their line here, if indeed, they do not exceed any here in aggregate of sales; and they have trade, besides their city patronage, in all the adjacent parts of the country.

They carry a very large, varied and superior stock; particularly large, varied and superior indeed, in the lines of table delicacies and fancy stock, which are their specialties. They handle, however, all the staples, and make considerable of the bottled and canned goods trade also.

They are Southern agents for the Beadleston & Woerz celebrated New York bottled beer, bottled expressly for their trade.

Many country merchants, indeed, find their stock better and cheaper than that of the regular jobbers. This house began business about three years ago. MR. G. V. RAMBAUT, president of the company, is also president of the Board of Education, and the Union Stock Yards Co., vice-president of the National Loan & Investment Co., and a stockholder in banks and numerous local enterprises. He is a native of Petersburg, Va., but has been a resident here for the past thirty-four years. MR. T. O. HUNTER, the Sec'y, has been connected with the house since the organization of the present company. He is a native of Mississippi and a graduate in medicine, but does not practice. He devotes all his time to the business of the house. MR. W. A. WORNER, the vice-president, has been connected with the business ever since it started, in 1889; he was of the firm of Graham, Worner & Bobo, to whose business the present company succeeded in 1891.

A. M. WORTHAM & Co., grocers, of 175 Main street (A. M. Wortham, the "Co." being nominal merely), is a house as well known in all the adjacent parts of Tennessee, Arkansas and Mississippi, as it is here, where it has been established now for twenty-two years and in which it has, in all probability, the largest local trade of any house in its line. Mr. Wortham came here from Michigan, and began in a very small way in a little place about 20 by 50 feet; now he occupies a place 30 by 175 and is selling \$200,000 worth of goods a year. He handles both staple and fancy lines and makes a specialty of the trade in foreign and domestic fruits and table delicacies, fine teas, coffees and spices, and prides himself on the fact that he has attained to the reputation of the fore-

most house here in respect of quality if not also of quantity and aggregate goods sold.

R. S. TAYLOR & Co., commission merchants, of 350 Front street, make a specialty of the trade in grain, flour, hay and feedstuffs; in flour, meal and grits, particularly. They have a large western correspondence, and a southern as well as Memphis trade. They have been established eight years, and Mr. Taylor, the senior member of the firm was in the business even before that. He has been a resident here continuously since 1879.

MR. T. J. HASTINGS, Mr. Taylor's partner, came here from the west in '84, and furnished those connections upon which their business has been established; among others, the following: Harper-Frick Grain Co., Iantha, Mo.; E. O. Stannard Milling Co., St. Louis, Mo.; B. O. Stephenson and H. H. Steele, Golden City, Mo., hay and grain; Shoffstall & Campbell, Paola, Kansas, meal; D. J. Watson, & Co., Assumption, Ills., hay; Steel & Busby, Parsons, Kansas, grain and hay; Hoke Bros., Parsons, Kansas, the same; and along with these others of minor importance.

SHANKS, PHILLIPS & Co., wholesale dealers, in flour and grain, are located at 306 Front street. They handle the leading brands of flour, and do a very large business in hay, grain and feed. They do some business in Arkansas, Alabama and Mississippi, but their trade is chiefly here. Their store and warehouse is 50x150 and three stories high.

Mr. Shanks, is a native of Kentucky. He came to Memphis in 1873, and began in this business then. Before he came here he was engaged in the same line at Louisville, Ky. Mr. Phillips is a native of Missouri. He came here several years ago, and was formerly connected with the grocery house of Porter & Macrae, on Front street. He is the vice-president of the Gayoso Oil Mill here.

This firm is, as a matter of fact, about as big a one as any here in its line.

MOON, JONES & Co., commission merchants, and dealers in grain, flour, hay, feedstuffs and lime, at 9 Union street, give special attention to the grain trade, and incidentally handle consignments sent them for sale, of hides, furs and wool. They will handle any product, however, on commission, and are open to a trade in their line at any and all times. They have been in business for six years, have a well-established reputation, a large patronage and correspondence, not merely here and in the trade territory proper of the city—Mississippi,

Louisiana, Alabama, Arkansas and Tennessee—but as far away as Georgia, and in the West and North.

The partners in the house, ED MOON and T. B. JONES, are both natives here, and both participate actively in the business.

FREEMAN, HARWELL & Co., general commission merchants, at 334 Second street, occupy the stand, and have succeeded to the business of D. C. McDougall & Co., who carried on the the same pursuit at the same place for twenty-six years. They handle hay, corn, oats, bran, produce, lime, cement, hair and fire-brick, and although but recently established, they enjoy a large and steadily increasing trade. Besides local business, they have customers all over Tennessee, Arkansas and Mississippi.

MR. JOHN J. FREEMAN, the senior partner in the house, is one of the best known men in Memphis. He is a native of New York State, but early in life went to Illinois. Thirty years ago he came to Tennessee, and soon after became a citizen of Memphis. He devoted his attention to the banking business, and was the originator of the movement that resulted in the founding of the State National Bank in 1873. For a number of years before he embarked in his present undertaking, he was office manager here for A. A. Paton & Co., one of the largest cotton firms in the world.

MR. SAM'L J. HARWELL, the junior partner in the house, is a Georgian by birth, but has made Memphis the home of his adoption. He conducted a brokerage and commission business in Birmingham, Ala., for a period of five years before he came here, and up to Sept., 1891, when he formed his present connection, he devoted himself to the same line here. He thus brings to his present enterprise ripe experience and business ability, that has recognition among his associates of the trade.

MARTIN WALT & Co., are general commission merchants, for the sale of all kinds of country produce, at Nos. 246 and 248 Front street, and among the prominent houses of its trade in Memphis, this firm takes precedence, as one of the oldest and most enterprising of the city. It has been established since 1850. It deals in grain, hay, poultry, eggs, hides, and all kinds of country produce. Its volume of business measures \$250,000 per annum, and it is acknowledged to be the largest dealer in country produce in Memphis. It has the latest patent cold storage rooms, which facility is offered free of charge to shippers of perishable goods.

The brothers, J. R. and Martin Walt constitute the firm. The former is the senior member, and may be said to be the founder of the house. He is also a planter, and raises cotton and grain on a large scale, which is all handled by the Memphis concern. Martin Walt is the younger brother, an energetic man, still in the prime of life, who devotes his entire time assiduously to the business. He was a major on General Pat. Claiburn's staff, and has a fine war record. Both were born in Virginia. They came here in 1850. They commenced business in a small way, but gradually they increased it and gave it its present dimensions, overcoming successfully all obstacles in their way, undaunted either by war, business depression or even the city's experience of yellow fever epidemic.

This firm, indeed, is one of the most solid, financially, in the city, and those wishing to ship their produce to a reliable house can do no better than to entrust their business to it. The German Bank, Bank of Commerce and R. G. Dun & Co., are its references.

W. B. JOHNSON & Co., merchandise brokers and manufacturers' agents, of 280 Front street, have been established six years. They do a wholesale business exclusively, sell most largely to the Memphis trade, although they have a country patronage also, have correspondents in all the large importing centers of the coast line of the country and manufacturing centers of the North and West, and are the sales agents here of the following concerns, whose products are standard in all the American markets: John C. Lloyd & Co., Miller, Smith & Co., Frederick G. Sherman, J. H. Labarel & Co., and H. W. Banks & Co., coffee importers and dealers, of New York, and Benedict & Co., coffee importers, of Baltimore; the Aughinbaugh Canning Co., packers of the celebrated "Niggerhead" brand of oysters; H. S. Lanfair & Co., Baltimore; John G. Bailey & Co., manufacturers of burlap bags and twine, Philadelphia; Chas. Pope Glucose Co., Chicago, Ill.; Davis Bros., cheese dealers, Chicago. Their specialties are coffee, canned goods, rice, cheese and syrups.

The "Co." of this firm name is nominal merely; Mr. Johnson is sole proprietor of the business. He is a Canadian by birth, but he has been living in the South for eight years. He was bookkeeper here for a large manufacturing house before he went into business on his own account. He has been resident here since 1885.

W. W. HUMPHREYS & Co., brokers and commission merchants and manufacturers' agents, of 280 Front street, have their trade among the jobbers of this State, Arkansas and Mississippi, and do a wholesale business exclusively. Mr. Humphreys, principal in the firm, is a native of the city and a member of its Merchants' Exchange, a man of property and considerable resources.

He makes a specialty of the trade in glass-ware, white lead, powder, salt, tobacco and woodenware. He is the representative here of the following well-known houses: The Carter White Lead Co., Omaha, Neb.; the Swift Powder and Cartridge Co., Tallapoosa, Ga.; the Piedmont Glass Works, of the same place; the Hartford City (Ind.) Glass Co. (window glass); the Bridgeport Glass Co., Ohio (fruit jars); the Liverpool Salt Works, Hartford City, W. Va.; the Beaver mills (pineware), Keene, N. H.; Old Kentucky Tobacco Co., Georgetown, Ky.; the Richmond (Va.) Cedar Works; Raymond Lead Co. (shot), Chicago; Mason & Foard Co. (brooms), Frankfort, Ky.; American Match Co., of Atlanta, Ga.; Buena Vista Glass Co. (druggists wares), Buena Vista, Va.; Southern Manufacturing Co. (roasted coffee), Richmond, Va., and Augusta Manufacturing Co. (handles), Augusta, Ark. Mr. Humphreys is giving special attention to the celebrated CARTER WHITE LEAD, and is introducing it very generally throughout the territory in which he operates. This lead, after having been subjected to hundreds of tests, is admitted by all to stand without an equal. So many and so pronounced are its excellences that it meets with general favor and finds ready sale. Mr. Humphreys is sole agent for it here; it is supplied consumers by J. H. Coffin & Co., the Mansfield Drug Co., and Cole Manufacturing Co.

The SWIFT POWDER AND CARTRIDGE Co., whose goods Mr. Humphreys handles here, ranks high among the newer enterprises of the South. Its works at Tallapoosa, Ga., are very thoroughly equipped, the management is in competent hands and the business is acquiring a more than local fame and importance. The output is about 40,000 pounds daily and the demand is in excess of this. The employes of this company and their families constitute of themselves a good sized town.

Another of his specialties worthy of remark is the product of the OLD KENTUCKY TOBACCO Co., of Georgetown, Ky., the "Saddle Bag" tobacco for both chewing and smoking, which

is for sale by all wholesale grocers and tobacconists here. It is a combination of Ohio, Connecticut, Kentucky and Havana seed tobaccos, strictly pure, entirely free from copperas, "deer-tongue" or other noxious mixtures, a mixture of the highest grades of selected leaf, makes a delicious smoke and a lasting and clean chew, and is the largest quantity of fine tobacco sold for the money, as all who have tried it are convinced. Every eighth of a pound package (sold for five cents) is guaranteed to contain a genuine Hamburg pipe and stem.

PROVISIONS, MEATS, ETC.

EVANDER WILLIAMS, 284 Front street, is a broker in provisions, nails and flour. He is the local representative of the JACOB DOLD PACKING Co., of Kansas City, and other American trade centers, local representative, also, of the NORTON IRON WORKS, of Ashland, Ky., and of the THREE RIVERS MILLING Co., of Paducah, Ky. These are concerns ranking among the largest enterprises of their respective kinds in the land.

The Jacob Dold Packing Co., for instance, has establishments in Buffalo, N. Y.; Harrisburg, Pa., and Wichita, Kan., as well as in Kansas City—four great packing houses, not counting its numerous sales agencies, like that of Mr. Williams, established in the larger cities. Its capital is very large—something in the millions; its field, the East, the West, the South and foreign parts. Its products are familiar by reputation—and that a high one—if not actually handled in every house of standing, in the provision trade especially, throughout the South. Its Memphis branch was established in 1891.

The Norton Iron Works is one of the largest manufacturers of nails in the West. Its products, also, are known, appreciated, and in general demand throughout the South. The Three Rivers Milling Co. manufactures a high grade flour, and would have little difficulty in disposing of its entire output through this agency alone.

Mr. Williams is a Tennessean. He has lived in Memphis for sixteen years. He is a director of the Shelby County Savings Bank, is the owner of considerable real estate here, and is always interested in any project calculated to be to the benefit of the city which is his home.

KINGAN & Co. (limited), pork and beef packers—a concern of the very first magni-

tude—are represented at Memphis by Mr. JAMES H. ROBERTSON, 13 and 15 Clinton street.

All the world knows, by name and reputation, the products of Kingan & Co. The house is the oldest in the packing trade in America. It was established way back in the forties, when Samuel and Thomas D. Kingan, and James Reid began business in the city of Brooklyn, New York. In pace with the traditions of the trade, that firm removed to Cincinnati in 1853, and continued there under the name of Kingan & Reid, until 1860, when they removed again to Indianapolis and established what is now one of the model packing houses of this country of model packing concerns. Later on branches were established at Belfast, Ireland; Kansas City, Mo., and Richmond, Va. The Kansas City branch has been equipped with a plant equal, if not superior, to that at Indianapolis. The business has grown to extraordinary proportions. The number of hogs slaughtered, not to speak of beeves, is now over a million a year. They manufacture and sell everything produced from the carcass of a hog, and also handle beef in all the various forms in which it is demanded by the consumer. Their goods have a first-class reputation for quality and they have gained a special fame for fine cut choice meats in both the American and European markets. Through the branch at Belfast the British trade is easily handled, and in that country the Kingan & Co. brands, in fact, are the standard of the trade.

The Memphis branch was opened in 1890, and is the distributing point for this part of the South. The big warehouse maintained by the company on Clinton street here, is always well stocked with the best and choicest products of the house. Mr. Robertson, the resident manager, has been connected with the business for fifteen years past and is familiar with it in all its details. He was formerly attached to the Kansas City house, and was sent here in March, 1890, to take charge in this field. Although established here but little over a year, the Memphis branch has already built up an annual business, aggregating something in the neighborhood of \$500,000.

TRAUB & Co. (George Traub, sole proprietor), 13 Monroe street, are leading Memphis wholesalers of fresh meats. Mr. Traub bought out Jos. Frey three years ago. He was in the business before that himself, however, for many years here.

He does no butchering himself. He handles the Kansas City meats, and his principal cus-

tomers are the steamboats landing here and the hotels. His trade is chiefly local and his business entirely wholesale. He is a shipper, however, to some extent, to adjacent country parts.

KNEY, LIDLE & Co., of 244 Front street, are wholesale butchers, and make a specialty of supplying the steamboat trade, in which line they do a remarkably large business, and have, in fact, only one competitor of any note in the city. They slaughter their own meat principally, but also handle some from Kansas City at times, especially when good stock is scarce here, for they deal in nothing but the best. They also salt their own meats, and can therefore guarantee either their fresh or salted stock to be the best that can be procured anywhere.

This firm, as at present constituted, was established only about four years ago, but Mr. Chas. Kney, the senior member, has been engaged in the business here for the past forty years. He is a member and ex-president of the Butchers' Association of Memphis.

SITES & AMES, dealers in fresh meats, game, fish and vegetables, at 239 Second street, corner of Jefferson, have a big city trade and are shippers to the country as well. They supply the steamboats here, many of the leading hotels, the Pullman Company, and other large consumers. They do no slaughtering themselves; they make a specialty of Kansas City meats, game from all parts, and fish from the Gulf chiefly, but also from places as distant as Maine and Oregon. They have been in partnership since '87.

DEALERS IN LIVE STOCK.

The UNION STOCK YARDS AND FERTILIZER COMPANY, which has an establishment covering twelve acres, at North McLemore street and the Horn Lake road, a point about two and a half miles from the heart of the town, is, in respect of the capital embarked in it, the business done, and in other particulars, one of the most important of Memphis enterprises.

Some twelve or fifteen car loads of horned stock and swine, and horses and mules, are received at these yards daily, mainly over the lines of the ten railroads centering at Memphis, with all which it has side track connection. This stock comes from all parts of the country and is largely consigned to the numerous dealers here, or is in transit for shipment to Southern and Southeastern points. The pens of the company, thirty-six in number, cover five acres of the twelve. The water supply is

derived from the city works, is stored in the company's own tanks, and is ample for all the purposes of the yards. Feeding is done for a very reasonable charge.

This company was organized in 1883. It has \$200,000 capital, and the following principals: President and general manager, G. V. RAMBAUT, president also of the Worner-Bobo Grocery Co.; and directors, H. C. Hampson, farmer; R. D. Jordan, lawyer; Napoleon Hill, of Hill, Fontaine & Co., cotton factors and capitalists; J. C. Neely, of Brooks, Neely & Co., the same; C. W. Edmonds, secretary of the Tennessee Brick Manufacturing Co.; Wm. Getz, of Wm. Getz & Sons, grocers and butchers; E. C. Postal, of the White River Packet Line; W. J. Crawford, of Mallory, Crawford & Co., wholesale grocers and factors; Chas. Kney, wholesale meats; J. D. Schilling, dealer in live stock; W. A. Worner, of the Worner-Bobo Grocer Co., and E. L. McGowan, of Toof, McGowan & Co., factors.

This company owns, also, adjacent to the yards, a tract of twenty acres, eligible for manufacturing sites, with switching facilities provided, which sites can be purchased from it on very favorable terms. It is the owner, also, of a tract of marl lands of 170 acres, situated in St. Francis county, Ark., near Forrest City. This property is, in fact, a bed of petrified fish and shells twenty feet thick, and right on the surface, so that no excavation for it is necessary. It is, indeed, the most valuable deposit of the kind anywhere in this part of the country.

J. LA CROIX, live stock commission merchant, is proprietor of the MEMPHIS STOCK YARDS, one of the oldest and most favorably known institutions of its kind in the South. These yards are located on Second street, Chelsea, convenient to all the street car lines, and they run back to the Newport News & Mississippi Valley Railroad tracks, upon which their loading and unloading pens are situated, so as to afford the facilities of receiving and forwarding all stock consigned to Mr. La Croix, without the trouble and expense of driving, an advantage which no other yards at present engaged in the Memphis trade have.

Mr. La Croix does a general live stock commission business at these yards, and gives prompt and careful attention to all through feeding business that may be entrusted him. His charges are at all times as reasonable as those of any firm in the business here. He has the amplest accommodations for all stock

that may be consigned to him, his yards being nearly entirely shedded, provided with an abundance of good, clear, artesian water, and with plenty of the best feed the market affords, which feed is supplied to his patrons at very reasonable rates.

He personally superintends the sales and handling of all stock consigned to him, and at all times insures his patrons the highest market prices, best of treatment and prompt returns. The office of these yards is in charge of MR. WILL LA CROIX and the soliciting, railroad and river interests are looked after by MR. J. G. LA CROIX. They are sons of the proprietor, and both of them fully competent and thoroughly versed in all branches of the trade, by years of experience in it.

Mr. La Croix has been engaged in the live stock trade for years; he began in it, in fact, at the early age of twelve, and has been actively engaged in the trade in this city since 1859, the year of his arrival here. He has been located at his present stand since 1878.

If long experience in the trade is worth anything, he can reasonably say to the live stock dealers that he is fully competent to handle any business entrusted to him. He invites drovers and stock men generally, while in Memphis, to make his office their headquarters, and assures them courteous treatment at all times.

To those who wish information concerning the market, etc., by mail or wire, he respectfully tenders his services and guarantees prompt attention.

J. SCHILLING, live stock commission merchant for the sale of cattle, hogs and sheep, has been established in this line since 1877. His yards are on North Second street, Chelsea, and have a capacity of 1,000 cattle, besides sheep and hogs. They are well shedded and supplied with plenty of water, proper feed and good bedding.

Mr. Schilling has a prosperous business here, and he gives it his undivided personal attention. Sales are made of all consignments to him as promptly as possible and for a reasonable commission.

He has been a resident of Memphis for thirty-five years, and has been identified with it in spirit and sentiment, as well as business, all that time. Everything calculated to further its interests has his earnest support.

The HOME DAIRY Co., the only concern of the kind in the city, supplies its local patrons here with something like 600 gallons of milk

and cream a day. It has abundant capital, and operates no less than ten dairies hereabouts, each of which has about fifty milch cows. The company is also a dealer in butter and cheese, and is a shipper of these articles to its trade in the adjacent country. It was incorporated in 1888, and is successor to the Memphis Dairy Co., which was established in 1880.

Its office is at 138 Union street. The stockholders in it are: G. T. VANCE, its president, who is a breeder of fine cattle, sheep, hogs and horses, on his place situated about two miles and a half from the city; T. J. HUMPHREYS, secretary and manager; J. R. GODWIN, a retired cotton factor, who is also president of the Mercantile Bank here (and owner of one of the finest stock farms in West Tennessee—hardly surpassed anywhere, in fact, in the land, and elsewhere described herein), treasurer. Meyers & Sneed, lawyers here; E. J. Bell, stock breeder, of Hernando, Miss.; W. B. Athey, druggist, of Holly Springs, Miss.; Tate Bros., cotton factors here; E. R. Hart, stockman, of Lake View, Miss., and contracting freight agent here for the L. N. O. & T. Ry; J. F. McCallum, president of the Cochran Lumber Co., and a stockman also, near this city, and T. C. Dockery, farmer and stockman, of Hernando, Miss.; all of them prominent and successful in their callings, which fact is an evidence of the solidity of the concern.

SAM'L GABAY, wholesale dealer in bones, hides, furs, feathers, tallow, pickers' cotton, old paper stock, scrap iron and metals, old rubber and junk generally, at 409, 411 and 413 Shelby street, Memphis, does, probably, the largest business of that sort in the South. He maintains a kind of magazine for merchandise of this sort for the South and Southwest, collecting his stock in trade in vast quantities for shipment to New York, Boston, Baltimore, Philadelphia and other large eastern centers where this sort of thing is utilized.

This business he has followed for twenty-five years here. He has been successful in it, and has acquired a fortune by it. He owns some choice real estate here, among other pieces one of the finest business blocks of the city. He is a Hollander by birth, but these interests are his bond of naturalization. His investments and social connections are all of a character to tie him to Memphis, heart and soul. He is, therefore, deeply interested in the progress of the place.

It would scarcely be imagined that a business like this, of no pretension—making no show of

plate-glass window or gilded sign-post—would aggregate more in the run of a year than many of the houses of local renown. It is a fact, nevertheless, that its transactions foot up \$300,000 and upwards a year; and twenty persons find employment in it.

Mr. Gabay makes a specialty of the trade in machinery and stoves. He buys loose cotton and pickings largely. He pays cash for hides, furs, beeswax, bones, feathers and commodities of that sort. He invites correspondence, and will send his price lists to persons addressing him at the street and number set forth above.

HORSE AND MULE TRADE.

W. A. FAIRES, dealer in mules and horses, at 57 and 59 Union street, is one of the largest



W. A. FAIRES' SALES STABLES.

traders in the South in this line, and unquestionably the largest here.

An illustration of this page shows the external appearance of his establishment, the front of it and entrance to it. It gives no hint, however, of the arrangements and conveniences within.

In the large yards to which this entrance leads, facilities are afforded for about 600 head. The stables themselves are of brick, substantially and solidly built especially for the trade.

The very best care is taken of stock consigned to these yards. Sales are pushed as rapidly as possible, and the rates of commission are as low as in any first-class establishment of the sort anywhere.

Mr. Faires generally has on hand from 250 to 400 head of stock of his own for sale; spank-

ing matched teams, single roadsters, saddle-horses of fashionable appearance and gait, and, besides these, a fine grade of mules. And, along with these, he has other horses and mules at prices to suit all demands.

Mr. Faires is one of the best horsemen in the South, and his success shows him to be as good a business man. He gives his affairs his undivided attention. His sales will reach, in a fair season, as much as 3,000 head a year.

WHITE & HENNING, dealers in horses and mules, at the corner of Third and Monroe streets, are doing about as good a business as anybody in their line here. They have been in business only since the early part of 1890, but have made very rapid progress for the time they have been established.

They do a general sales business in horses and mules. They buy mostly from feeders in Missouri, Illinois and other Western States, and ship here by rail. They received last spring of a whole train load of mules, numbering 402 head, and worth something like \$50,000.

Their stables cover ground 150 feet square, and have stall room for fifty head of stock, and yards big enough for 300 head. Their annual sales now average 2,000 head. They employ enough men to give all stock in their

care proper attention.

Mr. T. W. WHITE is the active manager of the business. He is a native of Mississippi, and came here in 1890 for the express purpose of going into this business. His associate is Dr. B. G. HENNING, of Drs. Henning, Williford & Turner, but the doctor's interest is a silent one.

JORDAN & Co. (Capt. J. W. Jordan), live stock commission merchants, are proprietors of the MEMPHIS CITY FEED AND SALE STABLES, at 111 to 117 Union street.

Capt. Jordan is the sole proprietor of this business, the "Co." being nominal only. He handles horses and mules chiefly. He is the only strictly commission dealer in the city. He has facilities for the accommodation of about 350 head of stock in his yards, and is

doing a very large sales business. He also takes stock to board.

He is a Virginian. He came here in 1867, and was for some years engaged in the wood and coal business; afterward he went into retail toys. He has few superiors as a judge of stock, and his success is largely attributable to that fact, along with his experience and qualifications also as a business man.

J. W. STARNES, one of the largest dealers in horses and mules at Memphis, has stables at 326 and 328 Third street, and 82 Union, with accommodations therein for 300 head of stock, besides his boarders. His place is a two-story brick structure of modern construction, covering about a block of ground—what is known in the trade as a “double decker,—with quarters for the boarders overhead the stalls, and pens for the stock entrusted him for sale.

He makes a specialty of the sale of fine stock, and always has on hand roadsters, matched teams, and saddle horses of the best breeding, gait and style. He has sold teams as high as \$2,000. He was in partnership with W. A. Faires, a leading horseman and dealer here, for years, and has had a life-long experience of the business, in fact, himself. He handles stock on his own account as well as on commission; has an established reputation as a straight dealer, and has a place unexcelled in its appointments for the care and comfort of stock anywhere in the land.

The ROBERT LOCKWOOD Livery, Feed and Sale Stables, occupy a whole block of ground in the central part of the city. The entrance to them is at 302 to 312 Third street.

These stables are built on modern plans and are very complete. The pens and yards cover half the ground and the stables the other half.

There is stall room for 160 head of stock in these stables besides the eight mule pens, which would hold probably, comfortably, 200 more. The stable building is three stories high, most conveniently and healthfully arranged and lighted throughout by electricity.

Mr. Lockwood's sales business is an extensive one, especially so from the first of January to the first of April every season, when he

handles on an average twenty carloads of mules a week. This stock comes mostly from St. Louis, and is distributed from these yards to all parts of the South.

The livery department of this concern is one of the very best in the city. The stock for hire consist of about 150 head of fine horses for carriage, buggy and saddle use, and the owner makes a specialty of furnishing turn-outs for occasions where more than an ordinary demand has to be met.

Mr. Lockwood is a native of this city. He has lived here all his life. He was at one time in the grocery business, but has been engaged in this line continuously since 1865. He is an expert in his line, and by the applica-



J. W. STARNES' LIVERY AND SALE STABLES.

tion of sound business methods to it has been highly successful.

J. E. KECK & Co.'s stables, 403 to 409 Second street, near Beale, are as large, and as thoroughly appointed as any in the South. They are owned and conducted by Mr. J. E. KECK, who has been in the business from his youth, and is successor to his father in these stables. They were built by his father, in fact, soon after the war, and were run by him until his death in '87.

They are livery, boarding and sale stables. Mr. Keck maintains about twenty or thirty head of driving and saddle horses for hire in them, together with stylish carriages, coupes, buggies, surreys and rockaways, T and English carts for pleasure driving. He has about 100 boarders, and always has stock on hand for sale, either of his own or on commission.

He owns a stock farm not far from the city; but rents it, so as to give his attention entirely to his stables.

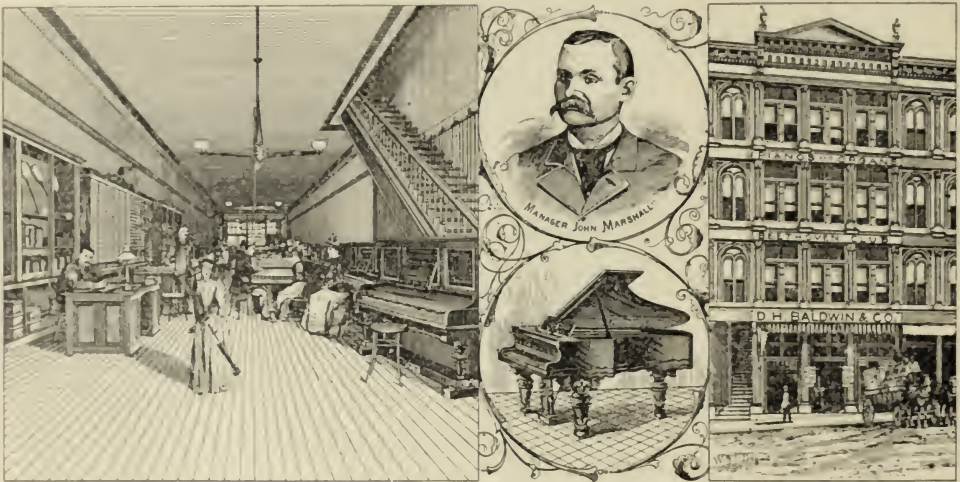
MUSIC DEALERS.

The house of D. H. BALDWIN & Co., the largest dealers in pianos and organs in the United States, has, besides its principal establishments in Cincinnati, Louisville and Indianapolis, and its factories at Cincinnati and Chicago, branch stores in nearly every city of any note in the West, the North and the South, one of the largest of these last named here with the old Southern music man, JOHN MARSHALL, in charge.

The Cincinnati factory of this company makes its own pianos for it; the Chicago fac-

hot-houses cover about all this area, and he is contemplating just now, to keep pace with the demands of his trade, a considerable extension of them. He makes a specialty of providing flowers for special occasions; the elite of the city are his customers, and his business in cut flowers and ornamental plants is, perhaps, the most extensive here. He has a great reputation as an expert designer.

He imports bulbs direct from Holland and lilies from Bermuda, and is, perhaps, the only florist hereabouts who does to any extent. He has also the greatest variety here of chrysanthemums, and of palms and tropical plants for decorative purposes, a remarkably large supply. He has also on hand always an endless diversity of young rose bushes and slips.



VIEWS OF D. H. BALDWIN & CO.'S MEMPHIS PLACE.

tory is for its organs. Besides sale of these instruments of its own manufacture, it is sole agent for the matchless "Decker Bros.," Haines Bros., and J. & C. Fischer pianos, and for the "Estey," "Story & Clark" and "Hamilton" organs.

The prices of all instruments handled by it are lower than those of any other establishment. It is a household proverb, too, that "it is safe to buy from Baldwin."

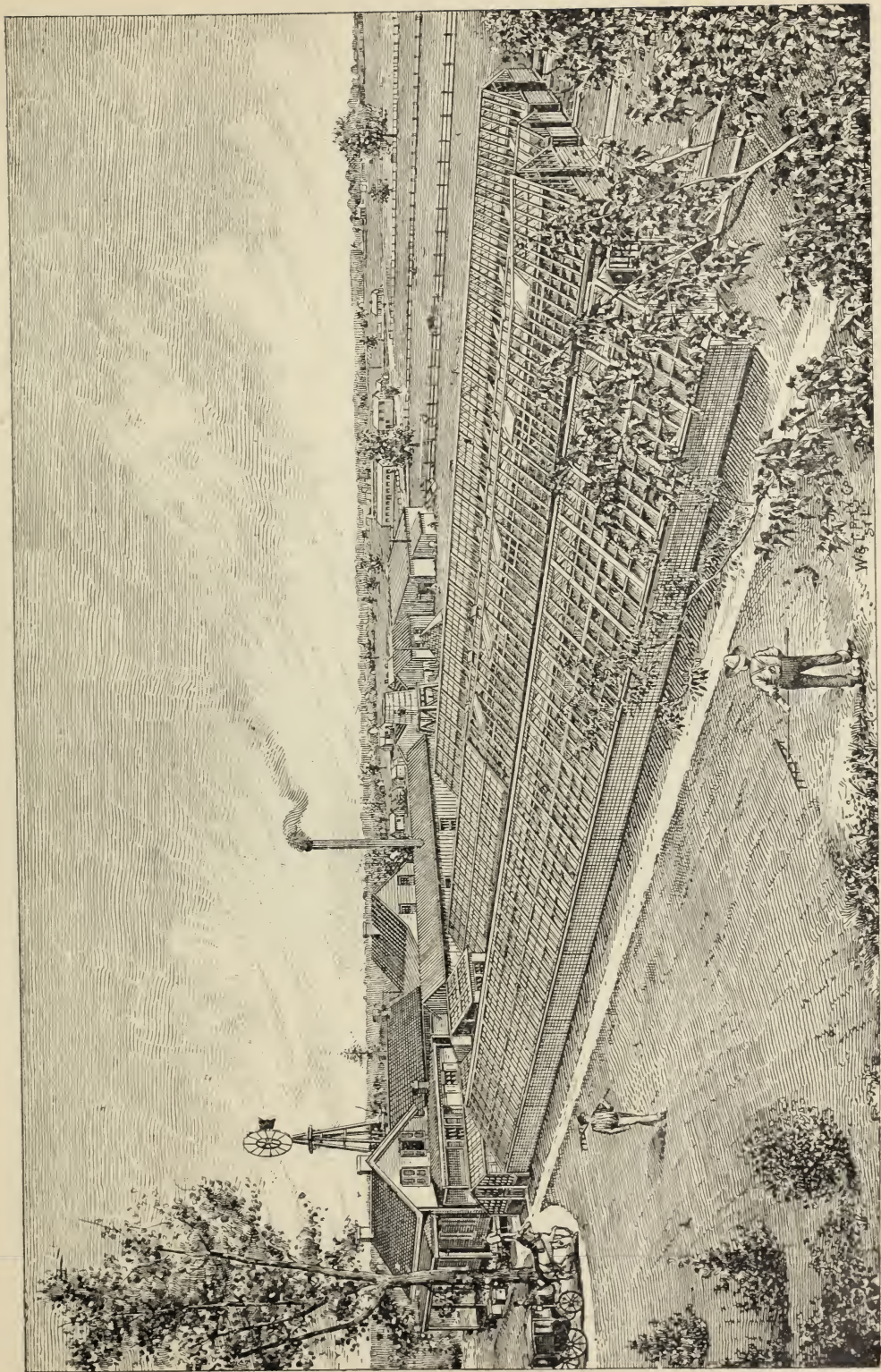
The cut on this page shows the premises occupied by the Memphis branch of this company. On it also is a portrait of Mr. Marshall.

FLORISTS OF THE CITY.

HARRY LANHAM, florist, is established at Fifth and Chelsea streets, suburb of Chelsea, on a place covering a block of ground. His

Mr. Lanham has been in this business for the last eight years. He is well known here as formerly chief engineer at the water works, a calling he has but lately abandoned. The business of the gardens has been managed largely, in fact, by Mrs. LANHAM, who is an expert in the growth, as well as artistic arrangement of flowers. Mr. Lanham's residence here extends over twenty-five years.

OLOF JOHNSON, florist, of Memphis, maintains one of the most complete, and, to the admirer of floral beauty, one of the most interesting establishments of the kind in the city. An engraving showing its external features accompanies this account of it; we shall endeavor in this brief sketch, to pen-picture, as it were, some of its internal characteristics. Mr. Johnson's gardens are in the suburb



OLOF JOHNSON'S NURSERY, SUBURB OF CHIESEA, MEMPHIS.

known as Chelsea, on the west side of the old Randolph road at Thomas avenue, and near the new Fair Grounds. They are about ten minutes ride, only, from Court Square, and are accessible by the Main and Second street lines of the Citizens' Electric Rv. They cover altogether about twenty-five acres, of which area about 25,000 square feet is under glass. The green-houses are constructed upon the latest model, and the place, as shown in the cut, is provided with its own water works. A fifty horse-power boiler furnishes steam heat to the green-houses throughout.

Mr. Johnson's stock embraces pretty nearly every variety of favorite flower and ornamental plant, and includes some of the

these gardens, an extensive creamery. He was, in fact, the first man here to go into the creamery business.

The LA ROSE GARDENS, the "Williamson Place," corner of Iowa avenue and La Rose street, is one of the finest establishments of its kind in the South. It is owned by Mr. J. T. WILLIAMSON, a practical florist of modern ideas and training.

This garden covers seventeen and a half acres, contains twenty-one hot-houses (which alone cover four acres), and has also about 200 hot-bed sash—say 40,000 square feet of glass. It was started in 1886 by Mr. Williamson. Fine roses for decorative purposes are its specialty. Shrubs and plants of numerous



LA ROSE GARDENS, MR. J. T. WILLIAMSON'S NURSERIES.

rarest specimens known. His stock of roses is especially fine and varied. He can boast, also, of the largest and finest beds of calla lilies in the South. He makes a specialty of the trade in cut flowers, and with a fashionable patronage to please, pays particular attention to originality of design as well as choice materials. Funeral designs are also a study with him. Mr. Johnson is, as his name implies, a Swede by birth. He is a graduate of the Royal Gardens of Denmark, and is, perhaps, as well posted in floral cultivation as any man in the land. He came to Memphis in 1866, and from a small beginning has built up a handsome and very lucrative business. He owns a herd of fine Jersey cows here, and conducts, besides

varieties abound, of course, on every hand, but the rose, fern, violet and orchid are the favorite subjects of cultivation here, the rose predominating, whence the name of the place. The business is growing rapidly. It doubled itself last year. It employs now twenty or twenty-five hands.

Mr. Williamson has three different ways of heating his hot-houses; one department is heated by steam, another by hot water, the third by flues. Every appointment of the garden has been systematically planned. Intelligence, experience, order and beauty are exemplified everywhere about the place. In a word, Mr. Williamson is at once an expert, an artist and a leader in his line.

LUMBER DEALERS OF MEMPHIS.

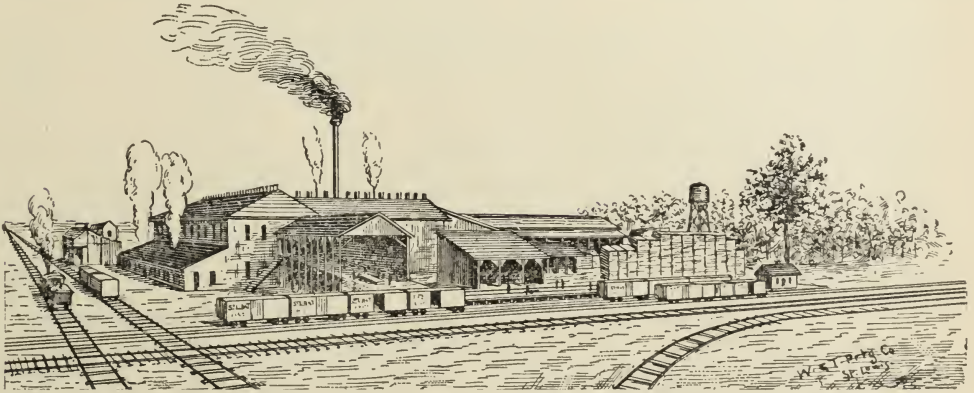
COOPER & BODMAN, manufacturers and wholesale shippers of hardwood lumber, at 43½ Madison street, Memphis, have mills at Arlington, Shelby county, Tenn., with side track at the station known as Cooper's switch, of the Louisville & Nashville road, that employ fifty hands and have a cutting capacity of 30,000 feet of hardwood lumber a day, or 2,000,000 to 3,000,000 feet annually, chiefly quarter-sawed stuff, dimensions and oak flooring. They own a vast tract of timber adjacent to these mills, sufficient to supply them with material for many years to come.

They are shippers to all points west as far away as San Francisco, south to New Orleans, and east to Newport News, New York and Charleston as well. They run a planer in con-

nection with the mills and have as complete an equipment, take it for all in all, as any concern in the land.

They have separate charters, their stockholders are very nearly the same, and their business at Memphis, which is general distributing station for them both, is under a single management.

THE BRINKLEY CAR WORKS AND MANUFACTURING Co. and the Brinkley Lumber Co., which have large yards here at 124 Jefferson street, and mills at Brinkley, Ark., covering ten acres, are practically one concern. Although



BRINKLEY CAR WORKS & MANUFACTURING CO.'S PLACE, BRINKLEY, ARKANSAS.

nection with the mills and have as complete an equipment, take it for all in all, as any concern in the land.

This business was established in 1883 by MAJ. L. P. COOPER, of Cooper & Pierson, a leading law firm of Memphis, which has offices in the Kit Williams block here; and his son, L. P. Cooper, Jr. MR. J. F. BODMAN is now associated with Maj. Cooper, and is general manager, mechanical and financial, of affairs at the mill.

The office is maintained here chiefly for convenience in handling the business.

BASSETT & CLAPP, dealers in rough and dressed lumber, have their office at 154 Jefferson street. This firm is successor in business to the Woodruff Lumber Co., founded in 1880, they handle sash, doors and blinds and do a general lumber yard business. Their yards are capacious; they have a frontage of 210

feet on Jefferson street and a dry shed, 75 x 150; which facilities enable them to keep on hand at a time over a million and a half feet of lumber.

Mr. Bassett has lived in Memphis over thirty-five years. He came here in 1857. He is president of the Pythian Castle Building and Loan Association, and is a director in other business institutions of the city. Mr. Clapp has been in the lumber business about four years, since the establishment of this firm, in fact. He is the office man of the business, and is vice-president of the Memphis Lumber Exchange.

nection, at Brinkley, of the "Cotton Belt" and Memphis & Little Rock roads.

The works of the two companies are right at the Brinkley crossing of the Cotton Belt and Memphis & Little Rock Railroad. They are equipped in modern style, and furnish employment to 150 hands. Their output is, probably, 15,000,000 feet a year; their capacity, perhaps, 25,000,000. They cut both hardwood and pine, and turn out a vast amount of car timbers, as well as lumber, sash, doors, blinds, shingles, weather boarding, etc., of Arkansas pine and other building material. Some hardwood lumber is exported by the company, but Memphis is the principal market for the two companies' products.

The yards of the Brinkley Lumber Co. here cover an area sufficient for the storage of a million feet of lumber, and have sheds and a warehouse, besides, for the stock carried of dressed lumber, sash and blinds.

The Brinkley Car Works and Manufacturing Co. has for its president, PARKER C. EWAN, and its secretary and treasurer, H. H. MYERS, both residents of Brinkley and old merchants of that part of the country. Mr. Ewan is president of the Monroe County Bank there, and is manager of the railroad which has been described. Mr. Myers is a bank director of Brinkley, is in the grain commission business there, and is president also of the Myers-Sapp Drug Co.

The officers of the Brinkley Lumber Co. are H. H. Myers, president; C. B. La Belle, cashier of the Monroe County (Ark.) Bank, vice-president; R. B. Davis, of Memphis, secretary, treasurer and general manager here. Mr. Davis was formerly a merchant of Brinkley. He has conducted the business of the two companies here, however, for the last six years.

A. W. ROBINSON, commission and wholesale lumber dealer, has his headquarters at No. 34 Madison street. Although Mr. Robinson began as late as 1890 in this field, he has already built up a good business in the handling of hardwoods and yellow pine lumber. His business is in carloads to the trade only, and his large correspondence with both buyers and sellers enables him to serve both to the best advantage.

He makes a specialty of long-leaf yellow pine bridge and car timbers for the railroads and car factories; and in dressed lumber, of flooring and ceiling. He represents some of the largest manufacturers in the South, not only of pine, but of poplar, oak, ash, cypress, gum, cottonwood, cypress shingles and lath.

Mr. Robinson is a native of Huntsville, Ala. He came to Memphis as private secretary to Capt. Jno. A. Grant, then chief engineer and general superintendent of the Memphis & Charleston Railroad. In the year 1885, he accepted a similar position with Maj. Jas. M. Edwards, vice-president and general manager of the Louisville, New Orleans & Texas Railway. From this position he was appointed division superintendent on that system, which office he held for three years, and, on retiring, embarked in the lumber business, confident of the future of this industry in the South, where so many forests are yet in the primeval state and the finest of woods abound. He is a director in the Public Ledger Co., and the Memphis Lumber & Manufacturing Co.

The CAIRO LUMBER Co., which has an office here at 336 Randolph Building, and one at Cairo, Ill., has its headquarters at Chicago. For convenience in procuring its stock in trade from the Mississippi and Arkansas timber districts, a branch was established here by it in 1891, with MR. B. M. LEAKE in charge.

This company handles ash, hickory, and oak exclusively, and makes a specialty of supplying the agricultural implement and furniture manufacturers of the North and West. It has no mills of its own, but it handles twenty-five to thirty million feet of hardwood lumber a year. ARTHUR A. McLEAN, is its president; M. A. KILVERT, secretary; and HENRY WELLS, treasurer, all of Chicago. Manager Leake is a long experienced man in the business. He has been in it in Indiana, and other hardwood regions for twelve years.

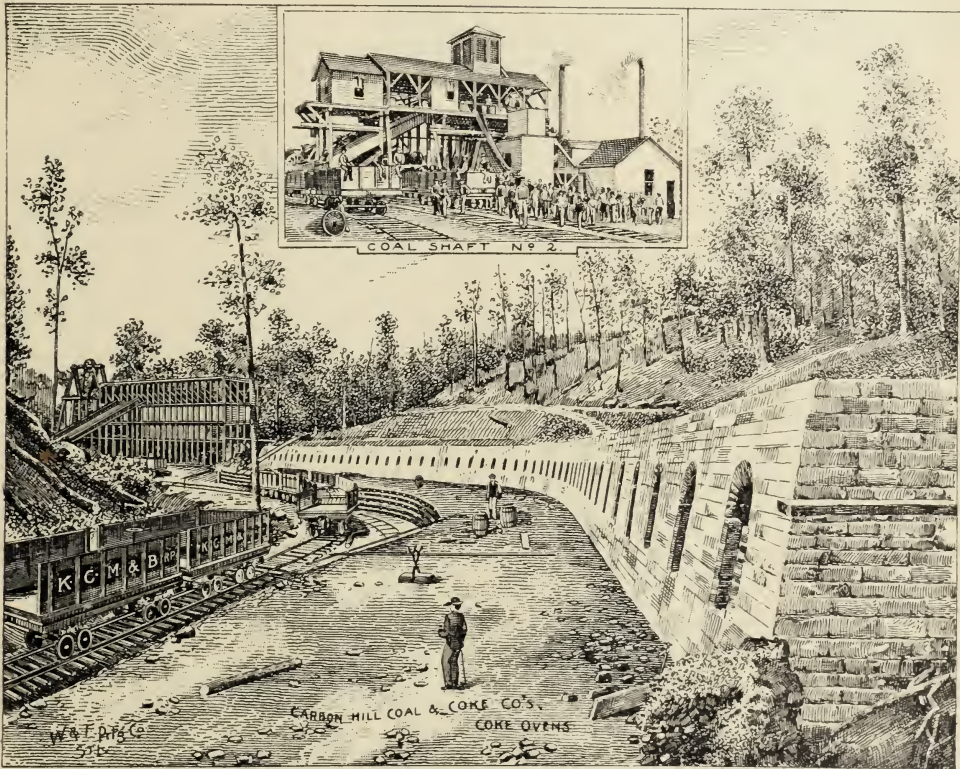
T. B. ALLEN & Co., exporters of hardwoods, with a European headquarters at 15 Lower Ormond Quay, Dublin, Ireland, are represented here by the head of their house, MR. T. B. ALLEN himself, stationed at Memphis as buyer and general manager of the business on this side of the water, because this is so great an inland lumber and timber center. His residence is corner of Mhoon and Lane avenues; his address P. O. Box 211.

This firm maintains neither yards nor mill here. It is a shipper direct of hardwoods exclusively, chiefly cooperage material from points where produced. Much of its stock in trade, however, comes from its own timber lands in Arkansas, Mississippi and Missouri. It has 10,000 acres of valuable forest in these States, and real estate in this city also. Its specialty is the trade in white oak staves, particularly "New Orleans butts," pipes and

hogsheads, squared oak, timber in the log, wagon scantlings and coffin planks. Some satin walnut and ash logs are also handled by it; most of this goes straight to Dublin, London, Liverpool, Hamburg and other European cities. Last year a cargo of pipe staves was shipped by the firm to Malaga, Spain.

Last year, altogether, the house handled 250 carloads besides timber rafts and what was transported by barge, the whole of the value of \$250,000. In the past two years its trade with

The CARBON HILL COAL & COKE Co., an engraving of whose mining plant accompanies this matter, has its general office at 278 Second street; its yard No. 1, at the Memphis & Charleston Railroad depot; yard No. 2, at the Memphis & Charleston crossing and Vance street, and yard No. 3, at Broadway and the crossing of Main street. Its mines and coke ovens are at Galloway, Ala. The daily output from these is 75 carloads. The company is also a wholesale and retail dealer in Pittsburgh,



WORKS OF THE CARBON HILL COAL & COKE COMPANY,
At Galloway, Ala.

the large Irish and English brewers has trebled. It has orders now for two cargoes of staves for the celebrated Guinness establishment alone.

The house has its own steamboats and barges for river transportation. It furnishes employment to from 50 to 500 men, according to the season and state of trade. Mr. Allen came here in '87 from Ireland, especially to take charge for this house. He had previously been engaged in the Emerald Isle as a banker. He has taken up a permanent residence here, and has joined the Jockey Club, Tennessee Club and other social organizations.

Kentucky, Jellico, smithing, gas and anthracite coals, and crushed and foundry cokes here.

This company has solved the fuel problem of Memphis; the stage of the river no longer controls the price of coal. In quality its product is surpassed by none and equaled by few. Its coal is a clean, hard, bright coal which stocks well and burns to a white ash, contains no sulphur, leaves behind no clinkers, and is the perfection of steam and domestic coals. It sells, too, at prices within the reach of all, for it is from the nearest coal supply to Memphis—

distant only 190 miles on the Kansas City, Memphis & Birmingham Railroad; a supply so inexhaustible that it assures to manufacturers

a patronage, among others numbering such distinguished personages (and connoisseurs too, be it said), as Presidents Tyler, Pierce and Buchanan; Cabinet Ministers Crawford, Campbell and McClelland; Senators Toombs, Benton, Alex. Stephens, Foote and Stephen A. Douglas; Justice Campbell, of the Supreme Court, Commodore Morris, and others as prominent; and it supplies yet many characters of national celebrity, attracted to it by its reputation as a house carrying solely the very best stock the world affords.



B. J. SEMMES & CO.'S YANNISSEE DISTILLERY.

their coal at prices below those paid at Nashville or Atlanta.

This is a home company, with every dollar of its investment Memphis capital, and it should be the policy, nay the duty, of the people of Memphis to sustain this company. It is the only coal mining company which draws its supplies from Memphis, although hundreds of thousands of Memphis dollars go north yearly for coal, never to return.

The trade of this company is very large in Tennessee, Mississippi, Arkansas, Louisiana, Alabama and Georgia. Its officers are: R. GALLOWAY, president; P. M. PATTERSON, vice-president; B. R. HENDERSON, general manager; B. A. WILLS, secretary and treasurer.

B. J. SEMMES & Co., distillers, importers and wholesale liquor dealers, at 297 Main street, is a house notable at one and the same time for its age, for the very large business done by it, and for its specialty, viz.: dealings in high class goods only.

It was originally established in 1819 at Washington, D. C., by Raphael Semmes, grandfather of its junior partners, and father of its senior principal. Washington was a village then, compared with what it is now, but as it grew, the business of the house grew with it, and four years later we find the house embarked in business as a distiller of its still famous YANNISSEE malt whisky, a brand it produces yet, though in another part of the country.

The reputation the house enjoys was largely built upon that brand, in its earlier stages, and later, while in Washington, upon its trade also in fine imported wines and liquors, supplied

parts, that removal was made of both the sales and distilling headquarters to the more favorably situated South. The house came here then, and the distillery was moved to Green Brier, in the Blue Grass region of Tennessee; about thirty miles from the famous "Belle Meade" stock farm and the historical "Hermitage."

The YANNISSEE, we may digress to remark, is made on the old Maryland plan at Green Brier, which is in Robertson county, Tenn. The house has always on hand one of the largest stocks of old whiskies in the United States; certainly the largest of old Tennessee whiskies, including besides its own "Yannissee," the finest of Robertson and Lincoln county sour mash whiskies.

The YANNISSEE brand is now sixty-nine years old. It has been commended as the best and purest of all whiskies, by the United States Marine Hospital authorities, after a thorough chemical analysis. It is ripened here in a better climate for that purpose—because of the length of its summer season—than either Louisville, Baltimore or Philadelphia, which are the great centers of the fine whisky trade.

The house handles, also, all the standard brands of imported cognacs and wines, cordials, liqueurs and mineral waters, and incidentally, the best of the California vintages; and supplies, besides a jobbing trade extending throughout the United States, a very large family trade in Memphis and its vicinity.

The firm of B. J. Semmes & Co. has three members, B. J., son of the founder of the business, as we have said, and J. M. and R. E.,

sons of B. J. The elder Semmes was a prominent officer of the Confederacy during the war, and others of the family also, the celebrated naval commander, Admiral Raphael Semmes, a namesake of his father, among them.

In the cellars of this house here, Mr. B. J. Semmes has preserved some rare old stock, wines and liquors, both, to use the classic phrase, "fit for the gods." He has some Madeira wines that were won by him on the election of the first President Harrison, in 1844, and some whisky that was made by his father in 1838, which was preserved during the siege of this city in 1862—through the whole four years of war, in fact—by burying it in the cellars of St. Agnes' convent. And of other liquor reminiscent of the good old days and departed greatness, he has some whisky which was presented by the Duke of Argyll, from his private stock, in 1867, to Jefferson Davis, during the latter's trip to Europe, and by him given to Mr. Semmes two years later, or twenty-three years ago.

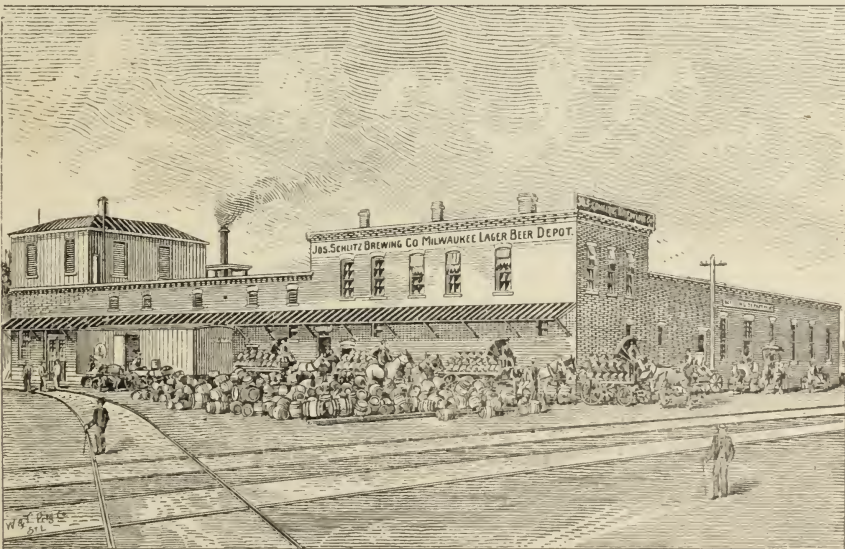
Prices of all the goods dealt in by the house will be rendered upon application. It should be remembered that it is a house dealing in no imitation or spurious liquors of any sort.

The JOSEPH SCHLITZ BREWING Co., of Milwaukee, is represented here by Mr. SIE.

always will. The Schlitz brewery is one of the institutions of America. It has such an enormous capacity, has depots and branches in so many cities and towns that one unfamiliar with the concern brought face to face with its facilities and ramifications for the first time, would be amazed at its extent.

The Memphis branch was opened in 1875 by Mr. Roescher, and he has continued to act as the agent of the company during all the time since. His management of it has been a success; the Memphis depot has a capacity equal to the largest of the branch houses of this corporation, and is one of the most important in respect of sales. The main building here is 150 feet square, and is two stories high. It has a storage capacity of about forty carloads. Something like 40,000 barrels of beer are handled at this agency in the course of the year, which is equal to the output of a large brewery in itself.

The Schlitz depot stands alongside the tracks of the Louisville & Nashville Railroad, at the corner of Main and Sycamore streets. The cut on this page shows it. It has a side track long enough for a train of ten cars to stand upon at one time. Mr. Roescher's territory embraces Mississippi, Arkansas and Alabama, which is about as much territory as one man



DEPOT OF THE JOS. SCHLITZ BREWING CO., AT MEMPHIS.

ROESCHER. The name of Schlitz has world-wide fame. In every State in the Union, at all events, it has a special meaning. It has always stood for good beer and probably

wants to cover. He has here also a bottling establishment with capacity of 100 barrels a day, and employs about fifty men in it. This bottling trade is increasing at so remarkable a

rate that a remodeling and enlargement of some of its departments has been rendered necessary. Mr. Roescher is a native of Germany. He came here about twenty-three years ago and has been Memphis manager for this company since 1878.

The J. J. BAXTER Co., wholesale liquor dealers and distillers' agents, are located at

The J. J. Baxter Company is successor in business to two of the most noted and important commercial concerns of the city, viz.: J. J. Baxter & Co., wholesale liquors, who started in the business here in 1890, with Mr. J. J. Baxter, the president of this present company, as head of the house, and to J. Baxter & Co., importers and wholesale dealers in cigars and

tobaccos, a house notable as the largest importer and wholesale dealer in that line hereabouts, which was doing business here for over twenty years. Prior to the establishment of the liquor house, Mr. J. J. Baxter, president of the company, was traveling salesman for the tobacco house just referred to. He is a native of Virginia, and has been a resident of this city for some ten years past. The secretary and treasurer of the house is Mr. ED. KATHRINER, for six years also with the cigar and tobacco house of J. Baxter & Co., in a responsible position. He is office and credits man, is a native of Germany, but a resident here for thirty years. They have fourteen men employed in the house and twelve on the road traversing all the country in the Memphis trade territory, viz.: West Tennessee, Arkansas, Southeast Texas, Louisiana, Alabama, Southern Kentucky and Georgia; and they do, besides, considerable city business. The company is the United



J. J. BAXTER CO.'S PLACE.
(Wholesale Liquors.)

Nos. 353 and 355 Second street; and occupy there the imposing four-story structure, 50 x 150 feet ground plan, a cut of which illustrates this page. The engraving, however, as an external view, gives the reader only a faint idea of the very extensive as well as diversified stock it contains—a stock of fine imported and domestic wines and liquors, Holland gins and cordials, as well as the finest line of imported and Key West cigars to be found anywhere in the South.

States agent for the "Old Log Cabin" distillery, and handles as specialties pure old hand-made "Kentucky Painter," sour mash and "Old Log Cabin" whiskies. The business of this house will aggregate \$500,000 in sales a year.

A. VACCARO & Co., importers and wholesale dealers in wines and liquors, at 278 and 280 Front street, do a very large business; one of the largest, certainly, in their line here, and are taken for all in all, a leading house of the South and Southwest. They have trade in

Tennessee, Arkansas, Texas, Alabama and Mississippi, and three men on the road selling for them. They have storage capacity for 8,000 barrels of liquor besides case goods, and often have more than that additional in bond.

This house is an old as well as a big one. It was founded in 1844 by A. VACCARO, who still survives and participates in its management. He is one of the solid merchants of Memphis. He has been in the business here since 1844, has been uniformly successful and has acquired property and other interests by means of it. He is a director of the Union and Planters' Bank and of the Home and the Hernando Insurance Companies. B. V. and A. B. Vaccaro, his partners, are also his brothers. The former is manager of the sales department; the latter spends most of his time traveling for the house.

All the leading brands of whisky handled in the trade are dealt in by this house. Their importations embrace sherry from Spain; Otard, Dupuy & Co., cognac brandies, from France; also clarets of different brands, and ales and porters from England, all of which goods they import direct in bulk quantities.

P. M. VACCARO & Co., wholesale dealers in wines and liquors and jobbers of cigars and tobacco, at 272 Front street, have trade in all the Southern States, but mostly in Tennessee, Arkansas, Mississippi and Southern Missouri. In this field they maintain three traveling men. Their sales of all kinds, in the course of a year, will foot up something in the neighborhood of \$200,000.

They are bottlers of foreign and domestic wines and are proprietors of several popular brands of whiskies, among others the "Cloverdale" and "Eden Valley." They make a specialty of the jobbing cigar and tobacco trade at the same time.

The partners in the house are two, and they are brothers. MR. P. M. VACCARO was a clerk in this same line before they started in business. J. B. was formerly in the hotel business in Arkansas. They have been three years established.

BOTTO, BIANCHI & Co., wholesale dealers in and importers of wines, liquors, and cigars, at 198 Front street, date from an establishment made by D. BOTTO, senior member of the firm, in 1874. He was succeeded by D. Botto & Son, and they, in turn, by the firm of to-day.

During these eighteen years the house has extended its trade until it embraces patronage pretty nearly everywhere in Tennessee, Arkan-

sas and Mississippi, and in contiguous parts besides. It has two men on the road in this district, and its sales are upwards of \$100,000 a year.

It has a place of 6,000 barrels storage capacity, and is a dealer in the following popular brands of whiskies: "O. F. C. Taylor," "Kentucky Club," "Lincoln" and "Robertson Counties." Case goods are a specialty of the house. It is a direct importer of French and Italian wines, Vermouth, cordials, etc., and handles California productions also. Its cigar and tobacco business is large. Key West, Havana and domestic goods at all prices constitute its stock.

The senior member of this firm is a director of the Memphis National Bank. MR. BIANCHI of the firm is its principal salesman. Mr. V. F. BOTTO, office and financial man of the firm, is a son of the head of the house.

GOODMAN BROS., successors to Hurst & Goodman, wholesale and retail dealers in wines, liquors and cigars, at 317 Main street, have been established now something over a year. In that short time—comparatively speaking—however, they have built up a business embracing Tennessee, Arkansas, Alabama and Mississippi trade, aggregating \$100,000 a year, and employing three traveling salesmen, and now that they have moved into a new place, they propose to extend their business considerably.

They make a specialty of case goods, and handle some very fine brands. They are sole agents for several superior brands of cigars. They handle Kentucky and Tennessee whiskies largely, and also California and French wines. In table wines they do a particularly large trade.

The following, among other brands of cigars, are sold by them exclusively: "St. George," "Proctor Knott," "G. Bros.' Little Havanas," and the "Gold Mine," all of them superior five-cent cigars.

The partners are both natives of Memphis, and before they began business here were successful merchants of Hernando, a Mississippi town not far from this city.

HARPMANN & BRO., dealers in cigars, tobacco, etc., at 338 Front street, is the oldest house in that line in the city. They commenced business in 1863, on Jefferson street near the old post office. In 1866 they removed to Main street, between Monroe and Union, and in 1870 to the corner of Madison and Main, where they remained until September, 1890, when they moved to the corner of Adams and Main.

There, on the night of April 5, 1891, the Abstract building fire destroyed their entire stock of goods, but within a week after, they were again in business at their present location 338 Front street, and ready to serve their numerous customers in Tennessee, Arkansas, and Mississippi.

This house has an enviable record for enterprise and fair dealing, earned in the twenty-nine years of their business career, of which record they feel justly proud; and it is the purpose of the firm to continue in the future as in the past, and to merit the full confidence of those who favor them with orders.

NATHAN & OPPENHEIMER, dealers in liquors, cigars and tobaccos, are at 268 Front street. They have been established here since 1887, and have built up a very large business, have achieved distinction, in fact, in the very front rank of the houses of their line.

They handle all kinds of imported and domestic liquors and wines, tobacco and cigars, employ seven men here and keep three men on the road in this State, Mississippi, Arkansas and Alabama. They are sole agents here for the ANHEUSER STANDARD, BUDWEISER and AMERICAN PILSENER bottled beers, the choicest products of the great ANHEUSER-BUSCH BREWERY of St. Louis.

S. L. LEE, wholesale dealer in cigars and tobacco, at 275 Main street, opposite Court Square, handles all the staple brands of tobacco, both chewing and smoking, the higher grades of imported cigars, medium and cheap lines of the same, also smokers' articles and snuff. He has been in the business now almost twenty years, and he has a trade in this State and in those adjacent and contiguous that requires four traveling men.

His most popular cigar brands with the country trade are the following: "Essex," "Bonnie Kate," "Louis Lee," "Balmoral," and "Purity." Of plug tobaccos: "Brown's Genuine Log Cabin," "Uncle Essex," "Sallie Stultz," "Silver Drip," "Beats All," "Cheap and Good," "Corner Lot," "Big Drive," "Lee's Natural Leaf," "Bonnie Kate," and "Pumpkin."

Mr. Lee is a very old resident here. He served under the Stars and Bars in the late unpleasantness, and after it was all over, was connected with leading jobbing houses here, until he started for himself in 1873.

The business of the MATTHEWS HARDWARE COMPANY, of 35 Union street, was originally established in September, 1876. The firm name

at the start was Graham & Proudfit, and so continued until January 1, '81, when it was changed to Graham, Cousins & Co., who were succeeded in June, '89, by Cousins, Matthews & Ramsey. The stock company, as at present constituted, succeeded the last named firm, January 1, '92. It is incorporated under the laws of Tennessee. The corporators are J. C. Neely, J. W. Dillard, W. F. Taylor, Noland Fontaine and J. A. Matthews, who are the directors of the company also. J. A. MATTHEWS, is the president and general manager and H. C. JACKSON, secretary and treasurer.

The business of this house is hardware, at wholesale, exclusively. It has half a dozen traveling men traversing Tennessee, Arkansas, Southwest Missouri, Texas and Louisiana, in part, and its sales will aggregate \$300,000 a year. Its specialty is shelf hardware, and of this it carries a very large stock, consisting of cutlery, locks and all the *et ceteras* of that trade classification. It is agent for the Macneale & Urban Safe and Lock Co., Fairbanks Scales, and the Winchester Repeating Arms Co.

MATT. STEWART & Co., dealers in hardware, at 330 Second street, have a large and steadily

increasing trade, both city and country, and business in Arkansas and Mississippi, as well as this State. They carry a stock that fills a three-story building, a cut of which is here-with presented, and they handle farming implements, tools of all kinds, and make a specialty of fancy bronze and other builders' hardware, and also cutlery, and pretty much everything now known to the shelf hardware trade.



MATT. STEWART & CO.'S
HARDWARE HOUSE.

They have had remarkable success in the five years they have been established, and are rapidly rising to a leading position in the trade here.

MATT. STEWART, senior partner, was formerly with the Langstaff Hardware Co. here; WM. STEWART, another of the firm, is with B. Lowenstein & Bro., in their wholesale house, and JAMES STEWART is general manager of the office business. They are brothers, natives of the North of Ireland, but resident here for the last twenty years.

J. SILBERBERG & Co., 50 Main street, are wholesale and retail dealers in stoves and tinware, queensware and house furnishings generally, builders' hardware and mechanics' and miners' tools—the last classification, builders' hardware and tools, a specialty. They have been established about three years, and are doing a good and steadily increasing business in both city and country. They occupy a three story place, 50 by 150, and keep it stocked well with all the various wares they handle, particularly with such as they are agents for; among these, the fine wooden mantels of the FALK MANUFACTURING Co., of Buffalo, N. Y., and the iron mantels of the QUEEN CITY MANTEL & GRATE Co., of Cincinnati, Ohio; also the "Alligator" and "Real Estate" stoves. The display they make is more than artistic; it borders the æsthetic, more especially in their mantel department. And their goods have the further merit that they are price-marked at the lowest figure consistent with profit.

JO. and JACOB SILBERBERG, who have lived here pretty much all their lives, have grown up in the business here, in fact, are the members of this firm. They held responsible positions in the trade, indeed, before they started for themselves.

TOWNER & Co., of 237 Main and 18 to 22 Jefferson street, the Appeal building, shown in the accompanying engraving, are dealers in, and manufacturers of Goodyear's Rubber goods at Memphis, and also agents for the best manufacturers of rubber and leather belting, lace leather, etc. They do undoubtedly, the largest business of that sort in the South.

Their place is a six-story building, and it is stocked throughout to the extent of perhaps \$100,000 worth of goods, including such specialties as the following: Revere giant stitched rubber belting, Schierer's leather belting, Towner's planer belting, lace leather, etc., Eureka Fire Hose Co.'s various brands of cotton fire hose, New Jersey Rubber Shoe Co.'s rubber boots and shoes, Tower's "Fish Brand" slicker, Mackintosh clothing and la-

dies' gossamers. They handle, in fact, rubber clothing of all sorts, druggists' sundries and hard rubber goods and all kinds of mechanical



[TOWNER & CO.'S RUBBER HOUSE.]

rubber goods in greater variety than any concern in the South, and consequently have trade everywhere in Tennessee, Mississippi, Louisiana, Arkansas, Texas and Southern Missouri. They have four men on the road in this field.

This establishment, indeed, will compare favorably, in all the essentials of a house of the first order, with any in the United States. Appreciating the exceptional transportation facilities of the city, river and rail, and recognizing the superior advantages of Memphis as a distributing point, the leading manufacturers of this line desiring an outlet for their goods in the South and Southwest, have solicited the house to act as their representative; so that it has acquired facilities scarcely possessed by the manufacturers themselves.

Rubber stores have been established in other Southern cities, but they have invariably failed to succeed. Memphis is known to-day in the trade as the only city having, in Towner & Co.'s, an exclusive rubber house. The country merchants of the great Mississippi Valley no longer look to the North and East for supplies of this character, and especially for rubber boots, shoes and clothing. Memphis is

their purchasing market and Towner & Co.'s their supply depot. Buyers have placed with this firm orders for some of the widest belts of both rubber and leather that have been made in the United States, and many, indeed, most of the fire departments in this section of the country, have been equipped with fire hose and fire department supplies by it.

The exceptionally large trade enjoyed by the house is largely to be credited to their liberality and enterprise as advertisers. They extend to visiting merchants and manufactur-

From the warehouse cut the splendid facilities which they have for the handling of earlot orders can be seen.

Their stock comprises everything that is necessary in operating railroads, saw, cotton and oil mills, compresses, gins and all classes of steam power equipments, and lumbermen's and contractors' supplies.

The bitter fight they have waged against the gigantic oil monopolies has given them an enormous trade, and a position that is second to none in the Southwest in their line.



LEE BROS.' WAREHOUSE.
Corner Front, Chickasaw, and Sycamore streets.

ers a cordial invitation to inspect their place and stock, an examination of which will prove them as thoroughly prepared for the trade as any house in any city of the land.

LEE BROTHERS, dealers in oils, cordage, railway, mill supplies and naval stores; also manufacturers of tents, awnings and canvas goods here, have two places which are owned and occupied by them. (See cuts.)

This firm has for its members progressive young men, who thoroughly understand the wants of the trade. Their trade territory embraces the entire South and West.

Requests for their catalogue and special quotations will be promptly complied with.

A. HITZFELD, dealer in lamps and lamp fixtures, stoves, oils, etc., at 233 Second street, had been engaged in that line here for twenty-four years when he died. He had been at this one stand for sixteen years. His place had a reputation established, and his name was familiar here. His widow and successor, therefore, in continuing the business, made no change in the designation of the house, and she is proceeding along the same lines that characterized the establishment before.

Stoves and oils are the specialty of this concern, "non-explosive headlight" oil is handled by it, benzine, lubricating, lard and signal oil. It has always a large stock of gasoline stoves on hand, and plain and fancy lamps of all kinds.



LEE BROS'. SALESROOMS.
294 Front street.

The MEMPHIS DENTAL DEPOT, 405 Main street, is the Southern branch of the Kansas City house of R. I. PEARSON & Co., and is successor, also, to the old house of J. P. ALBAN, engaged in this same line here from 1876

to 1890, Pearson & Co. themselves have been established since 1885. They bought out Alban about a year and a half ago, and placed MR. LEE W. DUTRO in charge for them here.



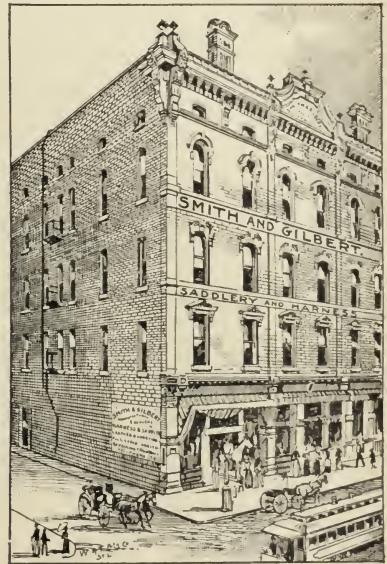
R. I. PEARSON & CO.'S DENTAL DEPOT.

Under his management the house has been eminently successful. It supplies the dental profession of Tennessee, Arkansas, Mississippi and Alabama, and to an extent, also, Louisiana and Texas. It occupies a four-story

building and carries a stock that fills it, and it circulates, throughout the South and Southwest, the *Western Dental Journal* (a publication devoted to the interests of both the trade and the profession), issued by the parent concern in Kansas City.

SMITH & GILBERT, saddlery dealers, at 297 and 299 Second street, carry a general line of saddlery goods, harness, leather and shoe findings. They manufacture many of the products they offer for sale. They make a specialty of fine harness and horse furnishing goods, of which they carry a large and complete stock.

This firm succeeded Rehkopf & Co., in April, 1890. Since that event they have pushed the house to the front and are reaching out for a



SMITH & GILBERT.
Wholesale Saddlery.

greater share of the trade in this and adjoining States. MR. J. T. SMITH is the manager of the business.

An illustration on this page shows the large, five-story double building they occupy.

SCHEIBLER & Co., dealers in hides, leather, wool, furs, tallow, shoe findings, saddlery, hardware, whips, etc., occupy their own building, 50 by 150, and four stories high, at 206 Front street. The nearness of their store to the depots and steamboat landings gives this firm excellent shipping facilities. They employ five men in the store, and keep two on the road all the time. Their annual business will aggregate about \$200,000.

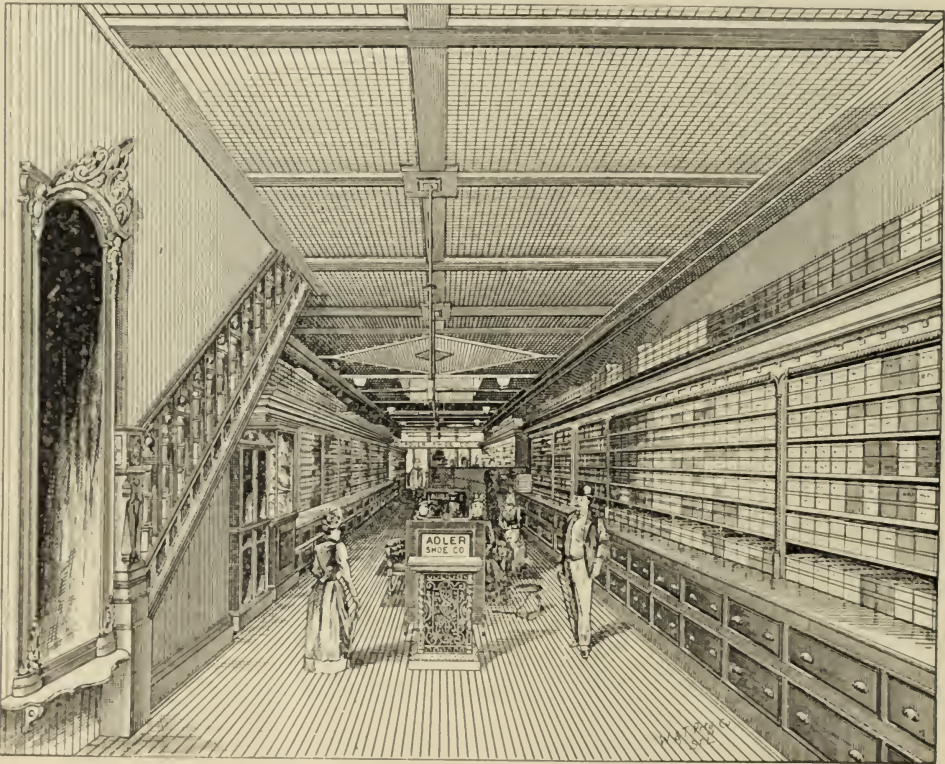
Mr. SAM'L SCHEIBLER, head of this house, is a native of Switzerland. He came to America in 1854, and to Memphis in 1865, and, together with his brother, has been in this business ever since. He gives it his undivided attention, and, by good management, has been very successful in it.

GOODBAR & Co., wholesale dealers in boots and shoes, at 319 Main street, trace their origin as a firm back through various successions, to an establishment made by Bransford, Goodbar & Co., in 1860. The house is, therefore, now in its thirty-second year, and it has the reputa-

years, and FRANK G. JONES, whose interest dates from '86. Mr. Goodbar manages affairs generally with special attention to the buying. Mr. Clark is the office and credits man, and Mr. Jones directs the sales.

Mr. Goodbar is a director of the Planters' Insurance Co., and vice-president of the Mercantile Bank. He has been a member of the Board of Public Works of the city, and has long been prominent in public as well as business affairs.

The ADLER SHOE Co., dealers in boots and shoes, at 257½ Main street, are leading dealers,



INTERIOR ADLER SHOE CO.'S STORE.

tion and patronage to be expected of so old a concern.

It has trade in every State embraced in the tributaries of the city. Its staff of twenty-five employes includes twelve traveling men, traversing these States regularly. It usually carries a \$150,000 stock, and its sales will aggregate \$800,000 a year. It occupies two large buildings here.

The principals in it are Mr. J. M. GOODBAR, one of its founders; Wm. L. CLARK, who has been connected with the house for thirteen

not of Memphis alone, but of the South. They began here in a very small way, in 1870, and have built up a house with trade in this and all the neighboring States. They occupy a four-story place, stocked throughout with fine goods. An engraving of the interior of their store accompanies this sketch.

THOS. MAYDWELL, 122 Linden street, makes a specialty of the trade in wood, slate, enameled iron and marble mantels, tiles and adjuncts thereto. The following, among other fine jobs of building work done here, since he

established himself here about a year ago, were furnished with appointments in his line by him :

The three Borden Tate residences on Tate street, with five mantels each, and each house aggregating some \$300; the residence of Dr. Sims, dean of the Memphis Medical College, on Hernando street, a \$700 job, and the Mrs. Doan, Jos. Tagg and Fred Tripp mansions, together with numerous others here and in the country adjacent.

Mr. Maydwell is the agent here of manufacturers of these materials in Cincinnati, Louisville, Chicago, St. Louis and other Northern cities. He has been in this and the marble business here for forty years.

The C. S. HOOK COMPANY, jewelers and op-

of special design in gold or silver. Their sales-room, though small, is celebrated as one of the handsomest in the country, and is compactly stocked with everything pertaining to a first-class establishment, including diamonds, watches, silverware and novelties.

They have a reputation for dealing only in the best, and have eliminated from their stock everything pertaining to trashy or so-called "cheap jewelry" generally illustrated in catalogues by deceptive cuts. This house prefers to cater to the legitimate trade, and has always been particular to announce that they do not handle catalogue goods.

C. JOHNSTON & Co., manufacturing jewelers and engravers, and dealers in watches,



INTERIOR OF THE C. S. HOOK CO.'S JEWELRY ESTABLISHMENT.

ticians, at 285 Main street, the interior of whose beautiful tradesroom we illustrate, have an established trade, not only in the city but in West Tennessee, Arkansas and Mississippi as well. Experienced in their business by over twenty years' service at it as they are, their name stamped upon any article is always a safe guarantee of quality.

Their business is constantly increasing, their gross receipts, including their repair and manufacturing departments, now averaging over \$75,000 per year. They have workshops on the upper floors of their building, and keep a force of expert artisans constantly employed at watch repairing, diamond mounting and engraving, as well as making to order any article

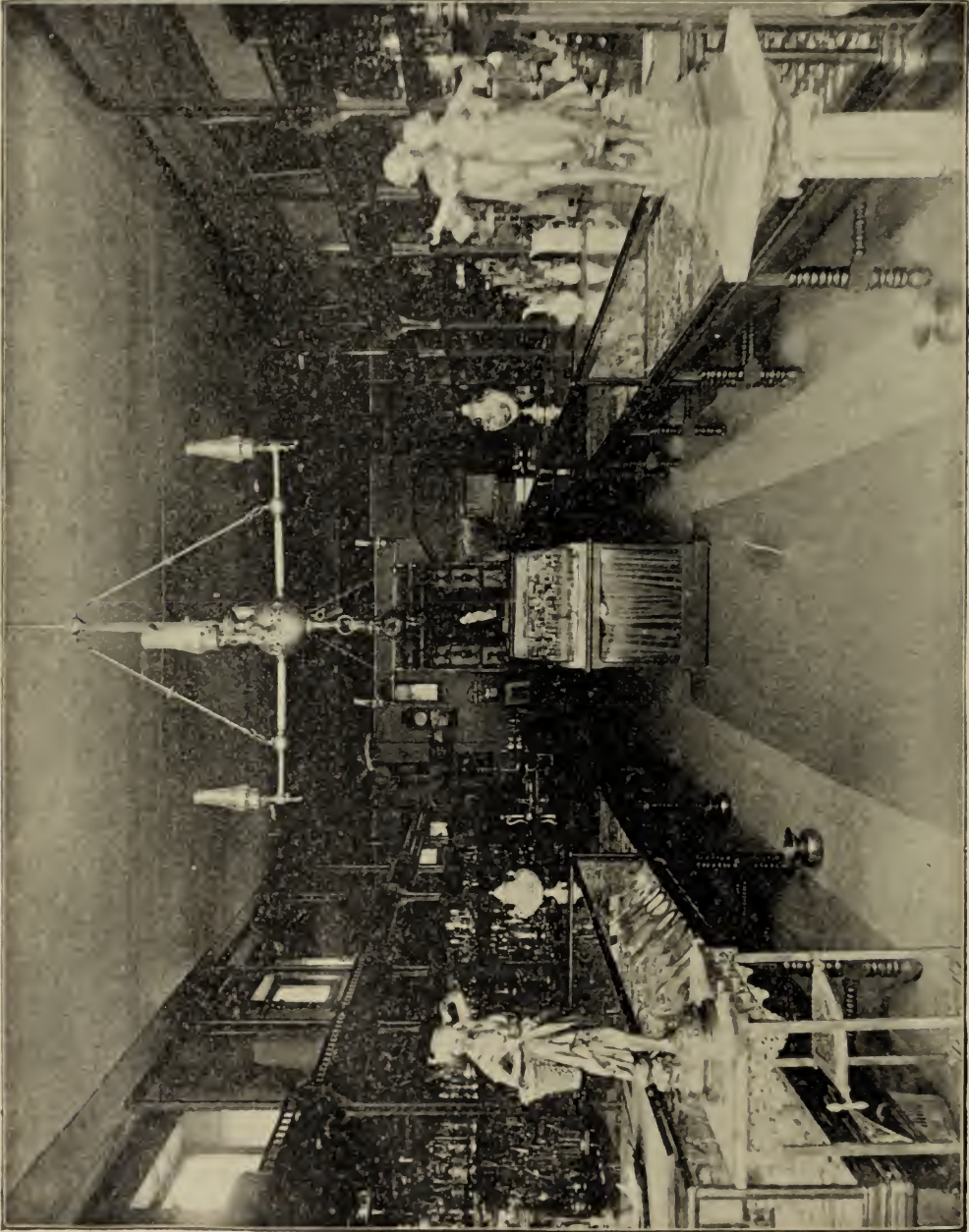
diamonds, silverware, clocks, music boxes, etc., at 413 Main street, carry a \$15,000 stock, and do, perhaps, three times that much business. Mr. Johnston, head of the house, began in the business as a boy. He was formerly with J. S. Wilkins, a leading house here. He started for himself in '84 in a little repair shop. The extensive trade he has now is the outgrowth of that modest venture.

R. BERTSCHY, watchmaker and jeweler, of 202 Main street, makes a specialty of optical goods, and handles, also, musical instruments. He has been established here since 1860, and has a mail order as well as city trade. He is Tennessee agent, also, for the "Excelsior Burglar Alarm," the most reliable in use.

Circulars describing it will be mailed by him to parties interested.

C. L. BYRD & Co., wholesale and retail jewelers of 290 MAIN STREET, CORNER OF MADISON,

Cincinnati, and it has the prestige and the resource to be expected of an establishment which has been a leading one here upwards of fifty years.



INTERIOR OF C. L. BYRD & CO.'S JEWELRY STORE.

Memphis, have been established since 1841. Theirs is, therefore, one of the oldest, if not, indeed, the oldest house of its line in the lower valley, or for the matter of that, to the south of

It was founded by the firm of Merriman & Clark. MR. BYRD, the head of the house now, has been connected with it since '67; he has been identified with its growth for twenty-five

years, and it was during this period that it rose to the high rank it has attained among the houses of its line in the South and Southwest.

"Byrd's," as it is familiarly known here, is the Tiffany's of Memphis. It is, par excellence, the jewelry house here, carrying the largest stock, making the most elegant display and having the most extensive trade. It occupies a place of three floors, the lowest of which, the street floor, is its general salesroom. By an engraving accompanying this matter, the general appearance, the ensemble of this department is disclosed; but the illustration gives but a hint (which is all, indeed, an engraving can do for such a scene), of the details of the dazzling picture it presents; of the artistic groupings, or the contrasts made by tasteful arrangement of the fine wares; or of the jewels, cut and uncut, mounted and unmounted, the *argent* and *or* of watches, Sterling ware, candelabra, gilt clocks, onyxes, etc., and the almost priceless porcelains and imported bronzes and articles *de luxe* this treasure house contains.

The largest, and at the same time most varied stock of watches in the South, is here; the fullest lines of silver and plated wares of all sorts; the largest and finest collection of French, Japanese and Royal Worcester wares; the latest production of the studios of Europe, in bronze, silver and gilt statuary and ornaments. And the largest and most valuable stock, too, of diamonds and gems.

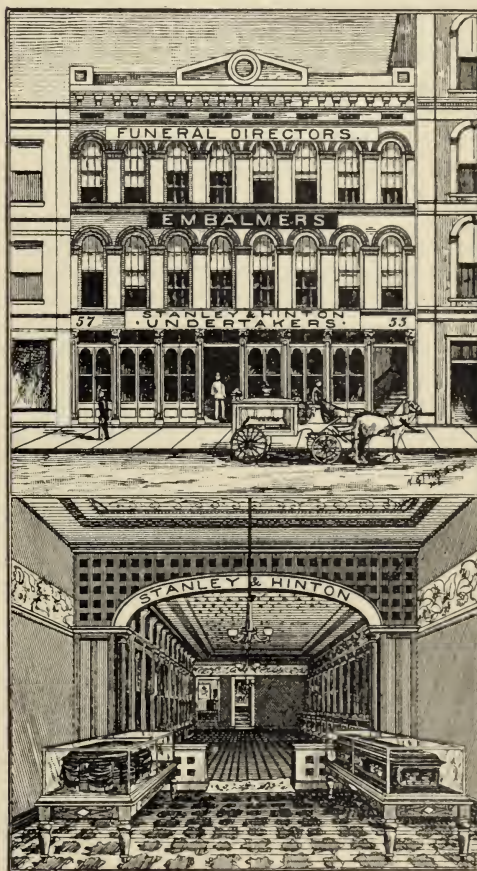
Upon the third floor of the establishment a workshop is maintained. Here skilled artisans are employed in the manufacture of ordered work, such as medals, badges, rings, souvenirs of one kind or another, cups and trophies.

One reason for the success of this house is to be discovered in its policy of the strictest honesty with respect to sales. No misrepresentations whatever, on the part of its salesmen, are permitted by its management.

The RHODES' FURNITURE CO., of 228 Main street, is an installment house, branch of an establishment founded in Atlanta, Ga., and one of twenty-eight such branches in the Southern cities. These twenty-eight houses, taken together, form the largest furniture business in the United States. The Memphis branch, as every one resident here knows, is the largest of its kind in the city. It sells principally on long time and easy payments at prices which approximate the cash figures of its competitors, and, by reason of the enormous

purchases made by the Rhodes' Combination, its cash prices are beyond competition.

The company was incorporated in April, 1888. A. G. RHODES, of Atlanta, Ga., is president of it; C. W. EDMONDS, also of the Tennessee Brick Manufacturing Co. here, is secretary and treasurer, and F. R. HARRIS, formerly in the same line for himself here, is its general manager.



STANLEY & HINTON'S UNDERTAKING ESTABLISHMENT.

STANLEY & HINTON, funeral directors and embalmers, at 55 Madison street, do the leading business of that sort at Memphis. They are successors to the late P. M. Stanley, who started in this line here twelve years ago. His widow, MRS. P. M. STANLEY, and MR. J. T. HINTON, are associated in the partnership of the present. She is represented in the business by her nephew, Geo. H. Taylor, a young man of excellent business abilities. Benjamin M. Stainback, also assists the management as funeral director, and has special charge of the

books and collections. A. H. Pine, the firm's embalmer, is a man of lengthy experience in the art, and he also acts as assistant director.

Mr. Hinton was a trusted employe of Mr. Stanley's. Begimning at a salary, in February '86, he came, in course of a short time, into general management of a business which requires peculiar tact, and was admitted to an interest in January '91. He is no ordinary undertaker. He has been in the business since boyhood, and far from hardening by his experience of it, as many do, he approaches his duties in connection with the last sad rites, full of sympathy for the bereft, animated with a sincere desire to lessen the grief and pain of those he serves. He feels that his office is very nearly akin to that priestly function which is ordained from on High, and he renders no perfunctory service; he endeavors rather by his manner to comfort the afflicted as much as possible by the tender regard he pays to their grief.

As far as enterprise may go in a business of this nature, he is enterprising. He has made the establishment of which he is the head, in this particular, perhaps, the best equipped in the South, second, certainly, to none in the land. It is provided with all the paraphernalia requisite, and in every detail is as complete as money and experience can make it. There is an air of quiet elegance and taste especially about its funeral parlors, where services can be conducted with as much solemnity as in a church or residence. The management has accomplished here what it has long aimed at, namely, to remove that sepulchral suggestiveness which attaches to many establishments of this kind. This has been done with flowery and plants, with easy chairs and appropriate carpeting and appointments.

Mr. Stanley was, in his lifetime, the type of a Christian gentleman, and Mr. Hinton and his associates endeavor to emulate him in this regard, and strive to maintain the reputation which he impressed upon the establishment. Mr. Hinton, as head of the establishment, sets an example for his employes in this particular.

In the nature of things, but little advertising could be done by such a house. A modest display card in the newspapers is all its policy permits. Yet, it is well and widely known. Every Memphian knows it to be prosperous and progressive; every Memphian knows of its free ambulance; all that is necessary for it to say, to those who are not

acquainted with it, is—"we refer, very respectfully, to those we have served." An illustration accompanying this matter shows partially the external and internal arrangements of its place of business; a card on the inside back cover of this work is the modest announcement it makes of its advantages.

FRANK SCHUMANN, importer and dealer in guns, fishing tackle, etc., occupies the two-story building, No. 412 Main street. The first floor there is used as a salesroom by him, and the lines of goods carried in it are guns, pistols, fishing tackle, bicycles, pocket cutlery, etc. One room of the first floor is used as a repair shop, and the third for storage of surplus or reserve stock for the filling of wholesale orders.

Mr. Schumann's trade covers the territory embraced in Georgia, Alabama, Kentucky, Missouri, Mississippi, Louisiana and Florida. Occasional orders have been shipped by this house to California, even, and Washington.

Mr. Schumann succeeded to this business in 1874, after he had been its manager from 1871, the business at that time being owned by the widow of his brother, Louis Schumann, and he has practically made it what it is—a thoroughly representative house, and a type of the enterprise of the town.

P. M. MILLER, dealer in sewing machines and sewing machine supplies, at 263 Second street, has now been seven years established, and doing a big business. He has trade in the Tennessee, Arkansas, Alabama, Kentucky and Mississippi towns, as well as here, and has two men on the road selling for him.

He handles the "Standard," "American," and other excellent machines, but the old favorite, the WHEELER & WILSON, is his specialty.

This, the most serviceable machine of them all, is still made at Bridgeport, Conn., by the WHEELER & WILSON MANUFACTURING Co., which has furnished the standard for all its rivals to imitate, and has sold more machines of its make in and around Memphis, at all events, than any other company engaged in the business. The latest machine marketed by this company, its new "High Arm, No 9," for family use, embodies all the best results of the inventor's skill, and is so constructed as to last a life time. It has met with special favor hereabouts.

At the Exposition Universelle, Paris, 1889, the highest possible premium and the only grand prize for sewing machines, was awarded to the Wheeler & Wilson Manufacturing Co.,

and the cross of the Legion of Honor was conferred upon Nathaniel Wheeler, the president of the company.

Mr. Miller is a native here and is also engaged in farming on the Illinois Central Railway, about fifteen miles south of Memphis. He owns some very fine land there.

THE WILCOX & GIBBS SEWING MACHINE Co., which has headquarters at 658 Broadway, New York, and branches in all the principal cities of the country, is located at 32 N. COURT STREET. MISS MARY CLANCY is the company's representative. She came here in '86 from St. Louis, especially to take charge of this establishment.

This company's specialty is the NEW AUTOMATIC "no tension, silent sewing machine," which has improvements that make it unequalled in serviceableness. It is made of proven materials, and with the greatest care as to every part. Its feed is practically irresistible, carrying all inequalities of surface evenly through. The control of the tension being taken from the operator, all danger of the breaking or ripping of the seam is entirely removed. All imitations of this machine fail in this respect. There is a stitch thread and needle indicator, by which the exact number of stitches for any size of silk or thread is indicated and obtained without the judgment of the operator. It is the lightest running machine made and the easiest to operate. All the bright parts are nickel-plated to prevent tarnish or rust. The needle is self-adjusting. It is impossible to do bad sewing with this machine, the absolute precision and uniformity of its action securing perfect work.

Shoe manufacturers are adopting this machine on account of the unequalled strength of its stitch, as they can produce with cotton far better seams than even with silk on any other machine. It is also used almost exclusively in the manufacture of umbrellas and parasols, in which the seam is constantly subjected to the severest possible tests for elasticity and security. It is also extensively used in the manufacture of white goods, hosiery, gloves and straw hats, and for other manufacturing purposes.

Miss Clancy handles also for the company a stock of oils, attachments and sewing machine supplies.

P. F. COLLIER, publisher of the illustrated weekly, ONCE A WEEK, and of subscription books, also, on a scale unequalled in this country, has one of his thirty-six branch offices lo-

cated in Memphis, with Mr. G. F. PEPPER in charge. This branch has allotted it for trade territory the States of Tennessee, Arkansas, Mississippi and Texas. It has a staff of thirty employes, canvassers for it, fifteen of them traversing the country districts of its field.

This branch is known as its Southwestern department. Its headquarters are at 67 Jefferson street. It has been established here twenty years. Mr. Pepper has had charge of it two years. He had been with the house, however, in other parts for eight years before that.

The Collier publications are so well known that it seems almost unnecessary to dilate upon them. They embrace the Chambers' Encyclopædia, the standard authors, poets and novelists like Shakespeare, Dickens, Cooper, Scott, Thackeray, Byron, Bulwer, Hugo, Moore, etc. and reprints of the current literature of England and America accompanying subscriptions to the Weekly.

This establishment has use for canvassers and solicitors at all times. Canvassing is an employment offering to school teachers and students during vacation, lawyers, doctors, ministers and professional people generally, an opportunity to better their condition, and tide over the period when their income is light. Applications may be made for positions to Mr. Pepper.

JOHNSTON & VANCE Co., clothiers, have an extensive establishment in the Peabody Hotel building. They are retailers of clothing and gents' furnishing goods, and make shirts to order; and they manufacture all the goods they carry, at 951 Broad street, Newark, N. J.

This house was founded in 1867 by Messrs. Johnston & Vance, as a partnership, which was turned into a stock company in 1890. J. V. JOHNSTON is its president; S. A. PEPPER, vice-president; R. H. VANCE, secretary and treasurer; and T. H. TAYLOR, general manager.

Mr. Johnston is a native of Kentucky. He served in the war as ordnance sergeant of the Twenty-ninth Mississippi. Mr. Pepper is a Virginian. He was a soldier and non-commissioned officer, also of the Twenty-ninth Mississippi; and herein their acquaintance began.

Mr. Vance is a Kentuckian by birth, but he lived in Mississippi up to the close of the war. Then he came here. He has been one of the principals in this business ever since it was started. He is now a director in both the State National and the German Banks. He too was a soldier of the South, First Lieutenant of the Twenty-fourth Mississippi. Mr. Taylor

is a Mississippian. He has been with the house since 1879. These facts respecting the personnel of this house, are presented in no spirit of buncombe; merely to show the character of those to whom they relate. In brief, this is a representative mercantile concern of Memphis, a type of those that distinguish it to-day.

every variety of men's, boys' and children's wear in clothing and furnishings and hats), a place 200 feet deep and three stories high, and it has the confidence of a very large country patronage resident in this and all the adjacent States. Boys' and children's suits are its speciality.

The S. E. RIDGELY TAILORING ESTABLISH-



OAK HALL CLOTHING HOUSE.

HENRY HALLE & BROS. are the proprietors of the "Oak Hall Clothing House," at 251 Main street, an establishment known far and wide as one of the oldest, largest and best of its kind in Memphis to trade with. It was established in 1859, by Sol. Halle, father of its present proprietors, Henry and Dave Halle. It occupies, with its dozen departments (representing

MENT, of 35 Main street, Memphis, has been the leading one of the Southwest for the past twenty six years. It has in its employ the most skillful and artistic cutters, the very best journeymen, and handles nothing but imported goods.

The garments turned out by it are distinguished for elegance, style, finish and durabil-

ity. Persons wishing to dress neatly, fashionably and economically, would do well to place their orders with it.

S. SLAGER & Co., tailors, of the Odd Fellows' building, corner of Main street and Court square, have twenty-five or thirty hands employed, expert cutters included among that number. They carry a large and particularly varied line of imported and domestic goods and patterns, and enjoy their share of the fashionable trade. They have been established since 1877, and have been leaders of their line ever since.

MR. SLAGER's partner is MR. H. LESEBERG.

I. MENKE, of 91 Beale street, has a very cen-

tral and attractive stand, is an all round good tailor, up in every branch of the business, and his suits are worn by the people of fashion of the city; but he makes pantaloons a particular specialty. He is the most expert cutter in Memphis. His goods are nearly all of imported patterns and manufacture. Orders from the country will be promptly filled by him.

Mr. Menke was awarded a diploma for the finest and best made pants exhibited at the Interstate Fair here in 1890, and will have examples of his skill in the trade on exhibition at the World's Fair at Chicago, of a character certain to secure a medal.



THE MANUFACTURES OF MEMPHIS.



By the National census returns of 1880, Memphis had 138 establishments devoted to the mechanical and manufacturing industries. The capital employed in these was \$2,313,975; the hands engaged, 2,268; the wages paid during the year, \$845,672; and the value of the product, \$4,413,422. The material consumed, \$2,419,321. The figures of the census bureau for 1890 are not available, and in lieu of them we must take the local estimate, which is: Capital employed, \$5,000,000; hands engaged, 10,000; wages paid, \$5,000,000; materials consumed, \$6,000,000; aggregate production, \$12,000,000.

The largest items of 1880 continue to be the leading manufacturing lines. These were, cotton seed oil and cake production, lumber manufactures, foundry products and machinery, tin, copper and sheet iron ware, carriages and wagons, and printing, in the order, then, herewith set down; but now having the first-named two reversed in place.

There are seven cotton oil mills. Their aggregate annual production is about 50,000 barrels, valued at a little over a million of dollars.

There are eight saw mills, cutting lumber and manufacturing building finish and box making material at Memphis, and having an output in value slightly in excess of the product of the cotton oil mills. Nearly 2,000 persons are employed in this industry here. There are six large foundries and machine shops, including works manufacturing agricultural implements, and the output from these is, perhaps, \$1,000,000 a year.

Memphis now has very large manufactures of confectionery and bakery products. All branches of the building trade are represented by large establishments. It has one of the largest stove foundries of the United States, that of the H. Wetter Manufacturing Co. The business of printing and publishing begins to assume notable proportions, and so also does the manufacture of men's clothing. Its miscellaneous mechanical industries include the manufacture of brick and tile on a large scale, the compressing of cotton to an extent only surpassed in one or two seaboard centers of the trade which have larger receipts; flouring

and grist mills, to the number of five, having an output of 1,250 barrels of flour a day, not to speak of corn; a very large brewery; numerous bottling works, clothing factories, packing houses, and soap and candle factories. The largest works manufacturing chewing gum in the South, those of Mr. Sol. Coleman, whose "Ko Ko tulu" business is sketched in another part of this chapter, are at Memphis.

Memphis also has one of the largest cotton mills in the South, the Bluff City Mills, hereinafter noticed along with other leading establishments of the more important manufacturing lines.

Memphis develops fast as a manufacturing place, as the knowledge of its superlative advantages for the productive industries spreads. To begin with, it has the climate; a climate favorable to continuous operation throughout the year, and favorable likewise to the laborer. It is in a region of cheap living, plenty and comfort among its working class. It has an excellent water supply. Coal is abundant; it is brought from the adjacent fields of Alabama, Kentucky and Tennessee, and is laid down to manufacturers, it is said, at as low a rate as \$1.90 per ton. The transportation facilities of the city are the most comprehensive of any enjoyed by a Southern trade center. The raw materials available are those most in demand—cotton, lumber, iron, fruits for packing, etc.

The burden of taxation laid upon the manufacturer is exceedingly light, and a spirit encouraging to manufacturing enterprises pervades the business community. The opportunities for manufacturing projects are excellent. Building sites in the suburbs, on the lines of railroads, can be had for the asking, provided the enterprise is genuine. The capitalists of the city are willing to invest in the stock in such establishments. There are openings for, and there will hardly be found a better point for the location of cotton or woolen mills, canning factories, tanneries, boot and shoe or a furniture factories. The conditions are especially favorable, indeed, for industries requiring wood and iron stock as raw material. For these the situation of the city in the midst of a forest of hardwood, cypress and pine, extending for hundreds of

miles around, and close to the great iron belt of the South, is certainly unrivaled.

The Commercial Association and Young Men's Business League, both which are referred to in chapter three, of this work, will furnish non-residents with more detailed information upon these points than is permitted within the necessarily limited compass of this work. A circular is issued by the former, showing what new lines would be likely to prosper.

Memphis also has a MANUFACTURERS' AID ASSOCIATION, recently organized.

MANUFACTURERS OF LUMBER.

THE COTTONWOOD LUMBER & MANUFACTURING Co., one of the largest concerns of its kind in the South, has its mill and office on Wolf river, at the foot of Henry street.

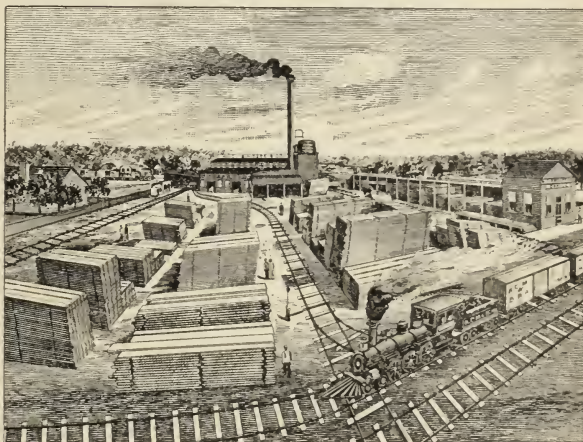
The great specialty of this company is the manufacture of cottonwood lumber for fine furniture and box making. Its mill has a sawing capacity of 30,000 feet a day. Its annual production will reach about 4,000,000 feet. The market for this lumber is found in two or three central points, viz.: Evansville, Indiana; Cincinnati, Ohio; New York and Kansas City, but the most of it goes to Evansville, where the packing box industry is a leading one. Shipments are made also, however, to points as distant as Montreal, Canada.

The company brings its raw material here by river, in the shape of huge logs, which are obtained from the forests of Missouri, Arkansas and Tennessee. The mill and yards here, including the side-tracks, cover about eight acres of ground. Forty hands are employed.

The business of the company is practically owned by MR. L. E. PATTON, the president, who has the controlling interest, and MR. N. T. HANNAH, the secretary and treasurer. Mr. Patton is a prominent man here. He owns a tug line which does an extensive business. Mr. Hannah, is the general manager of the company. He has been with it since its origin in 1885, and as a practical and experienced man in the business, has made it an entirely successful enterprise.

W. C. SWOOPE & Co., successors to the Swoope-Wright Lumber Co., have ample

capital and a very large trade. Their yards and mills are situated between Kansas and Kentucky avenues, and have a frontage upon both streets. Their shipping facilities are excellent. They have a seven hundred foot siding from the Kansas City, Memphis & Birmingham Railroad Company's main line, and four hundred more from the Mo. P. Railroad Company's main line, and they also have twenty-five hundred feet of their own private tracks through their yards, which facilities enable them to handle rough lumber at a very small cost compared with that of other dealers. These yards of this company cover about five acres of a location which is one of the best in the State for their business. They have connections with every railroad line entering Memphis, and are only one-fourth of a mile from the new bridge. Their wharf facilities



W. C. SWOOPE & CO.'S BOX FACTORY AND SAW MILLS.

are equally as good; they are only a few hundred yards from the Mississippi river.

This company is engaged in the lumber business in all of its branches. It is also operating a first-class planing mill and box factory, with a capacity of five thousand boxes per day. The bulk of their output of this character is cracker, starch and soap boxes, but they have recently added machinery for making soda, beer and ale cases also. They are meeting with great success in this line (box making), and have built up a nice trade in a very short time.

The company's plant is comparatively new. Their machinery is of the latest, most approved makes, and every device is employed that will save time and labor. They employ forty men and boys, and their lumber and mill

products go to every part of the South, and to some, also, of the Eastern and Northwestern States. They have, also, a large local trade, both

parts of the country. The managers have had long experience in their line, and are fully conversant with the wants of the trade. Fruit



THE ANDERSON-TULLY CO.'S PLACE.

in lumber and boxes. They consume about forty thousand feet of lumber daily at their factory.

MR. W. C. SWOOPE, principal of this company, is from North Alabama. He left that State when a youth only nineteen years old. He first located on the river, in De Soto county, Miss., in 1880, and engaged in cotton planting, merchandising and saw milling. This business he still continues, and, as in the venture herein described, has been very successful in it. He moved to Memphis in 1887, and has since been engaged in general mercantile pursuits and the lumber business. He ships annually from this point, 500 ^b/_a, and three million feet of lumber.

The ANDERSON-TULLY Co., manufacturers of fruit and vegetable boxes, baskets, orange boxes and egg cases, at North Second street and the Chesapeake & Ohio Railroad, have works there, as shown in the cut illustrating this matter, covering nine and three-tenths acres of ground. Their factory is equipped with a full complement of the latest improved machinery for the manufacture of all kinds of veneer packages.

This plant was located in 1889 and is the only concern here in this line of business. They make a specialty of fruit packages of all kinds and egg cases for cold storage. They have an extensive trade; their goods reach all

growers or shippers and egg packers should write for their illustrated catalogue, which will be sent on application.

Their main office is located in Benton Harbor, Mich. S. B. ANDERSON, secretary and treasurer, and C. J. TULLY, superintendent, reside here.

The COLE MANUFACTURING Co., which has its office and plant at Broadway and Poston avenue, and its paint and glass department and city office at 25 to 29 Hernando street, is an institution of more than ordinary importance. It has works here covering about twelve acres. It has about 200 persons employed in these works, and its sales of sash, doors, blinds and interior house finish produced in these works, and of lumber, paints, oils, glass and other building materials in which it deals, will aggregate \$500,000 a year.

Its sash and door mill is of exceptional capacity, and is equipped with the very latest and finest machinery for the business. Two of the twelve acres it occupies are under shed, and this covered area is used for the storage of dry lumber and finished building material. Its consumption of raw material will aggregate from ten to fifteen million feet a year. Its trade relations embrace business with dealers everywhere in Tennessee, Alabama, Mississippi, Arkansas, Texas, Louisiana and

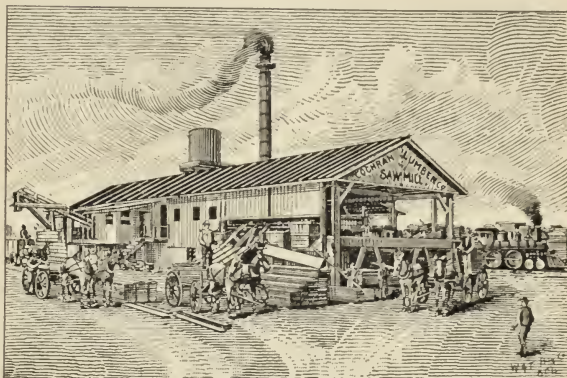
Missouri. With its location on Broadway (which is a street like a great funnel through which the railroads making it terminal grounds pour nearly all the commerce of the city), its shipping facilities are unsurpassed.

Contracts are taken by this company for interior finish, and many of the finest structures here exhibit its work, among them the following: The Memphis City Bank, Lyceum Theater, B. Lowenstein & Bro.'s wholesale and retail establishments, and the business house of the J. S. Menken Co. Stair building is one of its specialties, a very good specimen of which can be seen in the residence of S. C. Toof, a cut of which is on another page of this work.

The business originated twenty-seven years ago with W. I. COLE, president of the company. The stock company succeeded him in '83. S. P. LOCKE, vice-president and general manager, M. H. PRICE, as secretary, and JOHN G. ADLER, superintendent, are associated with him in the management. They have been with the establishment for twelve or fifteen years, and like him are thoroughly conversant with all the details of the business.

This company has but recently moved into

necessitated by rapidly increasing business, and was made, furthermore, to secure a permanent location. This new place is accessible

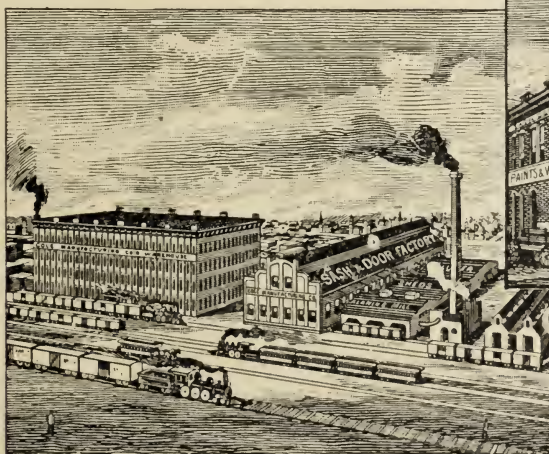


COCHRAN LUMBER CO.'S SAW MILL.

from all the depots of the city by the street car lines.

The COCHRAN LUMBER CO., manufacturers of lumber and packing boxes, on Keel street, from Main to Wolf river, is successor to R. L. Cochran & Co., one of the oldest concerns of this line in the South. That establishment was in existence long before the war. The company succeeded it in 1889.

It has a saw mill, box factory and lumber



WORKS AND OFFICE OF THE COLE MANUFACTURING CO.



yards at the head of Main street, just inside the city limits and on the line of the Newport News & Mississippi Valley R. R., where it enters Memphis, covering six acres, and furnishing employment to 85 hands. It has a box and lumber trade with all parts of the United

States. Cottonwood and gum are its specialties, received by it chiefly by river from the adjacent timber lands of Arkansas and Tennessee.

its Hernando street quarters. The building there was erected by it especially for its paint and glass department. This improvement was

Its production of lumber is about 12,000,000 feet a year; of boxes, about two carloads a day.

The parties interested in and constituting

poplar and ash, a year. Their box factory turns out upwards of a carload of product a day. These are shipped largely north to canners and others who buy in large quantities, mostly to Illinois, Indiana, Kansas, Missouri and Iowa patrons.

This mill was established in 1884. It was bought by its present owners in 1886, and was reconstructed and re-equipped with modern machinery. It covers, with its yards, about ten acres. It is at the water-side where timber can be received direct from the forest. It is managed by L. H. MOORE, who was formerly engaged in the lumber business with the same parties in other parts, and is a man of wide experience in the trade.

MR. McFERREN is a banker, of Hoopston, Ill., and president also of the Quaker Clothing Co., and of a canning company there, which is the largest packer of canned corn west of the Alleghanies. The general management of the business is in the hands of MR. WM. MOORE, also of Hoopston, Ill., who is general manager also of the Illinois Canning Co., of that city, reference to which has just been made. He has been identified with the business here, indeed, ever since its inception.

BEARD, WILSON & Co., box manufacturers, at Third and Auction streets, are successors, since



COCHRAN LUMBER CO.'S BOX FACTORY.

the Board of Directors of this establishment are J. N. and J. G. Falls, Henry Craft, Jr., E. M. Cooper, and R. T. Cooper. J. N. FALLS is its president, and R. T. COOPER, secretary, treasurer and general manager.

The cut accompanying this matter is a view of this company's place of business.

MOORE, McFERREN & Co., successors to J. S. McFerren & Co., manufacturers of and dealers in lumber and boxes at Henry street and Wolf river, employ 100 hands, and cut about 15,000,000 feet of lumber, chiefly cottonwood,



MOORE, McFERREN & CO.'S YARD AND MILLS.

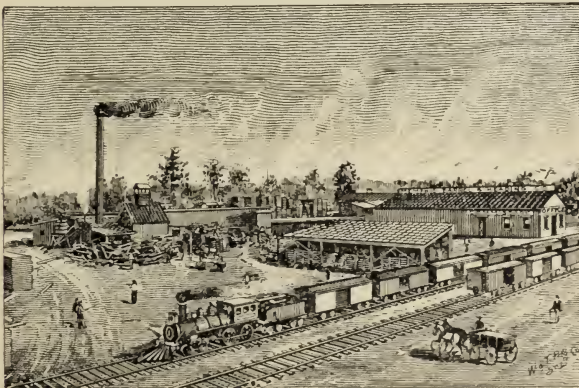
1888, to the Woodruff Lumber Co., established in 1883. They have a place covering a half block of ground, a factory equipped with a full complement of the latest and best machinery for the business, and 100 hands employed. Their output is two carloads of boxes a day. This product goes to all parts of the land. It is made up from poplar and cottonwood lumber chiefly, and is shipped in the shape of shooks, knocked down and nailed up, for the local trade. They carry vast quantities of lumber in their own yards here, and are the leading concern of the kind at Memphis.

Mr. Beard, of the firm, is general manager of the mill. He has been in the lumber trade and kindred lines all his life. So, also, has Mr. Wilson, his associate in the business.

An illustration on this page shows this establishment.

The MEMPHIS BARREL & HEADING COMPANY is a corporation with a capital of \$50,000. W. F. Taylor is its president, J. L. Wellford, vice-president, and A. K. Ward, secretary, treasurer and general manager.

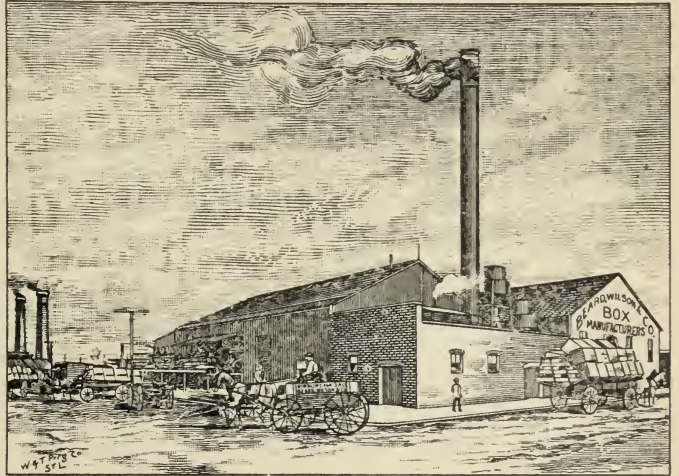
The works of the company are situated on Wolf river, at the junction of that stream and the Hatchie, just without the city limits.



WORKS OF THE MEMPHIS BARREL & HEADING COMPANY.

These works give employment to eighty-five hands. The company has its own commissary, and is building cottages for its employes. Six

of these are already completed. It manufactures, exclusively, slack barrel heading and veneers, the heading largely for the Brooklyn



BEARD, WILSON & CO.'S BOX FACTORY.

Cooperage Co., of New York, and the veneers for the Aiken Banana Case Co., of Chicago. Its barrel heads are shipped mostly to New Orleans, Chicago and New York, and the banana cases to all points in the West.

The cut accompanying this sketch shows the plant which this company has recently erected, a plant which is complete in all of its details, so that it is now prepared to compete with all the concerns engaged in the manufacture of the same kind of products.

The HERNANDO COOPERAGE Co., which has works at the corner of Broadway and the Hernando road, is one of the prosperous manufacturing institutions of Memphis. It has \$10,000 capital, about twenty hands employed, who, with the help of machinery, turn out 550 flour, meal and produce barrels a day, and has trade in Mississippi, Alabama, Arkansas and Tennessee, largely with the millers and produce buyers of that section of country.

It is a new enterprise, comparatively speaking, but thoroughly established. Moneyed men are behind it, and experienced men managing it.

With its facilities, it is enabled to compete with any similar concern in the lower valley in both quality and price.

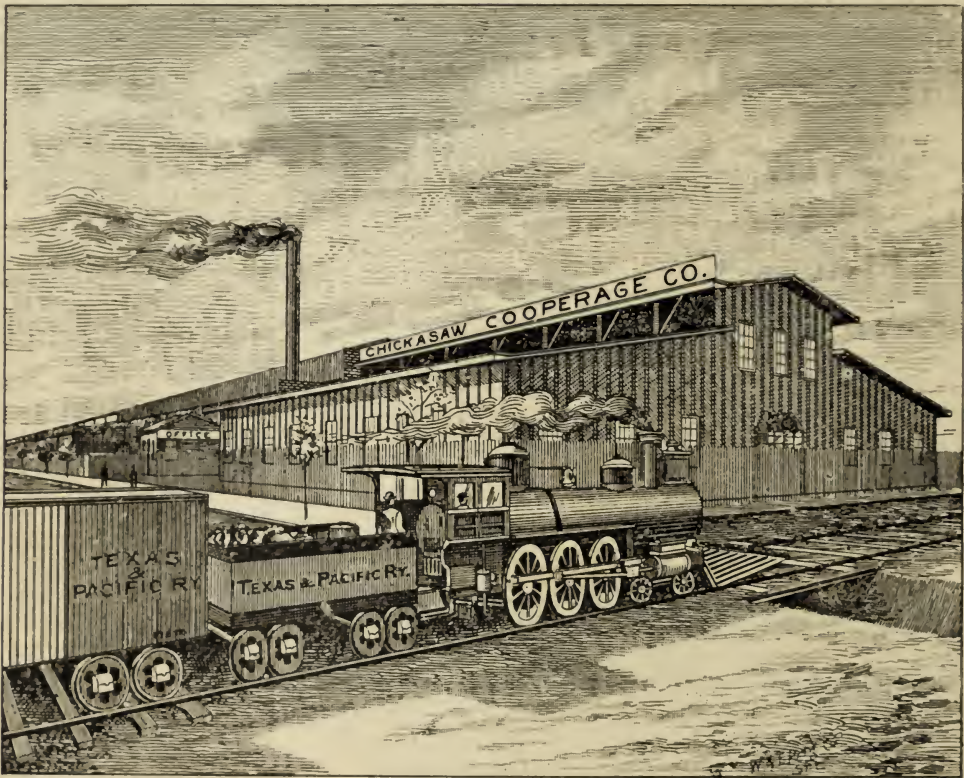
The CHICKASAW COOPERAGE Co., of Front and Sycamore streets, has works there covering six acres, and employing 200 hands in the production of staves, heading, shooks and all kinds of tight cooperage. The capacity of these works is about 800 barrels a day, or an annual business of \$200,000 to \$250,000. This product goes to all parts of the country, North, East, South and West, from New York to Texas and from Nebraska to Florida.

This company was organized in 1882. It has \$150,000 capital paid in. R. J. BLACK is its president; J. L. WELLFORD, secretary and

New Orleans. A cut of its plant there, as well as of the one it has here, lightens the matter of this and the opposite page.

MANUFACTURERS OF BUILDING MATERIAL.

DEWAR, GRANDISON & Co., cut stone contractors, whose mill and yards are located at the intersection of Winchester street with the Louisville & Nashville tracks, are leaders in their line here. They have recently built a new mill at this location, which is most completely equipped for the work to be done. The machinery is of the most modern pattern, and



CHICKASAW COOPERAGE COMPANY'S PLACE AT GRETNA,
NEAR NEW ORLEANS, LA.

treasurer. Mr. Black is of the firm of R. J. Black & Co., engaged in the real estate business here.

The Chickasaw Co.'s specialties are cotton seed oil, turpentine, molasses and whisky barrels, half-barrels, five and ten-gallon kegs, shooks, pointed staves and circled heading. It handles coopers' supplies, also, of all kinds largely, both here and at Gretna, La., opposite

every labor and time-saving device known has been provided it.

The capacity of the mill is 350 feet a day, and the annual business done (judging from its volume in 1890) will amount to about \$100,000.

But the character of work done by this firm furnishes the best evidence of its facilities and resources for the business. It has just recently finished the new Cossitt Public Library build-

ing here, a magnificent structure of imposing architecture, and was the contractor for the Randolph office building, the Abstract building and the Brush Electric building. It has also built some handsome residences, among them Mr. Gilbert D. Raines' suburban mansion, and Dr. Hewitt's and Mr. Watkins Overton's, on Madison Heights. It furnished the cut stone, too, for Jacob Marks' and J. T. Frost's fine residences; and also for the new Post Office building at Helena, Ark.

Dewar, Grandison, & Co., in addition to stone from local quarries, get granite and other stone in large quantities from Indiana and Michigan.

Both the members of this firm (H. DEWAR and A. GRANDISON, the "Co." being merely nominal) have been in this line of business all their lives, and are thoroughly conversant with it in all its details, although they did not enter upon this partnership, however, until 1890.

THE MILLER PAVING Co., of Room 2, Odd Fellows' building, has been engaged here for

about four years, in laying sidewalk and pavement of the Miller process, which produces a roadway perfectly smooth, exceedingly durable



DEWAR GRANDISON & CO.'S STONE YARDS.

and comparatively noiseless. This pavement is made of the best Portland cement, and Arkansas quartz rock, and is what is known as "quartzolithic" and "quartzite" pavement. It is made into slabs or blocks, preparatory to laying. Many miles of it have been put down here and in other parts of the South, and it has



CHICKASAW COOPERAGE COMPANY'S PLACE AT MEMPHIS.

stood well the test of time. Its cost, compared with other work of the sort, is merely nominal. The company also does considerable in the line of encaustic tile, and marble flooring.

The company has about thirty hands regularly employed, and more when occasion requires it. It is prepared to furnish estimates for any work to be done in its line, either here or elsewhere, through its general manager and principal, Mr. R. S. MILLER, who has followed this business for eighteen years.

SYMMES & Co., manufacturers' agents for building specialties, and contractors for asphalt roofing and paving, with several auxiliary lines, like cornice work, pipe and boiler covering, etc., have been doing a very good business here ever since they started, in 1890. They have branches in Atlanta, Ga., Nashville and other Southern cities, and trade in Georgia, the Carolinas, Tennessee, Arkansas, Mississippi and Alabama, which furnishes employment steadily to twenty-five or thirty persons. They are sole agents for the celebrated "Magnesia Sectional Steam Pipe and Boiler Covering," and have done many large jobs in Tennessee, Arkansas, Alabama, Georgia and North and South Carolina.

Among other contracts executed by them here, the following are noteworthy: The roof of "Canton (Ohio) Steel," on the Bohlen-Huse Ice Co.'s works; and of similar material on the Newport News & Mississippi Valley road's train shed here, one of the largest jobs of the kind ever done. These steel roofs and cornice, indeed, are rapidly coming into vogue.

The stock in trade of this firm embraces, among other things, asphalt materials and coal tar products, asbestos, and mineral wools, felts of all kinds, and building papers, sheet steel for roofing, cornice guttering, terra cotta and fire-proofing material. Their office and storerooms are at 162 Front street.

MR. J. M. CONNELL, manager of the business, came here from Louisville especially to take charge of it. He was formerly engaged in the same pursuit there, and has had many years of practical experience of it.

The WRIGHT LIME & CEMENT Co., manufacturers of "Premium Tennessee Lime," and jobbers of cement, plaster of paris, hair, sewer pipe, fire-brick, tile and building material generally, and sole agent here also, for the "Nassau plastering fiber," a substitute for hair, now coming into general use, and conceded to be superior even to hair, has office and yards at Gayoso and Second streets. Its two kilns

are at Burns, Tennessee, and these have a capacity of ten carloads of the "Premium" lime a week. This lime is very popular here and throughout the South, on account of its high grade.

This company was established in 1888. It was formerly the Wright Paint & Oil Co., and did business on Main street, but a fire, in August, 1891, destroyed its store. Since that time, the company has devoted all its energies to extending the business. Its premises cover an area of 75x100 feet, besides a warehouse on the line of the Louisville & Nashville road, which has a capacity of 800 barrels of lime. The Louisville & Nashville tracks give the company good switching and shipping facilities. The principals in the company are JOHN WRIGHT and his two sons, JOHN, JR., and STEPHEN WRIGHT. Mr. John Wright, Jr., stays at the kilns and gives the manufacturing concerns of the company his attention, while Mr. Wright senior and Stephen take care of the business here.

JOHN A. DENIE & SONS, manufacturers of the celebrated "Alabama" brand of lime, at Dixon, Ala., agents for McMahan, Porter & Co.'s sewer pipe, fire brick, etc., made in West Virginia, and dealers in cement, plaster, hair, fire brick, clay, and masons' and plasterers' material generally, are established at 355 Front street. They are interested also in the lime kilns of M. R. Denie & Co., situated at Batesville, Ark.

Their place of business here is three stories and a basement, and is owned by them. Their trade from here is large. Besides supplying the local building trade to a greater extent than any other house at Memphis, they are shippers by both river and rail to all parts of the trade territory of the city.

Their business was established in 1851, by MR. J. A. DENIE, senior member of the firm and head of the house. After forty years' business alone, he took in his sons, C. A. and J. A., JR., on the first of '91. He gives the business general supervision. C. A. manages the finances of the house, and J. A., Jr., the department of correspondence, etc.

The elder Denie has been a resident here for nearly fifty years. Memphis has been his home so long that all his interests, social and material, are centered here. He is a director of the Citizens' and Arlington Insurance Companies, and of the German National Bank, and is vice-president of the Lilly Carriage Co., all of Memphis.

MONUMENTAL WORKS.

MORRIS BROS., Wm. D. and Robert L., operate the largest monument works at Memphis, and do a business extending throughout the lower Mississippi Valley and the Southwest. They have men on the road soliciting orders and superintending the erection of work for them, twenty-five to forty hands employed here, according to the state of trade, and have sculptors in their service at Carrara, Italy, the world's great seat of marble quarries, and of fine marble work.

They began business first in Pulaski, Tenn., in 1878. In 1887 they established themselves here. They have their works at the north gate of Elmwood cemetery, corner of Dunlap avenue and Broadway, and their office and salesrooms at 457 Main street. In the latter they have on exhibition, finished work and photographic and other designs, models, etc., to indicate what they have and can execute in their line. They are the only firm in their business in this part of the country which employs regularly its own designers; and they furnish other dealers with designs also. Their own designs are, therefore, all originals; and they have them at prices to suit the finances as well as taste of all contemplating an expenditure of this sort.

They have a particularly large stock of finished monuments on hand; more, indeed, than any concern of the sort in the South. They lead the trade also in the matter of foreign and American granites, for coping tombs, shafts, monoliths, etc., and in high grade Italian marble monuments and portrait statuary. The display they make, indeed, in their warerooms, both of designs and finished work, is pronounced by all who see it, a really artistic exposition of the memorial handicraft.

The following, among other fine memorial work, has been done by them: Confederate monument, Natchez, Miss., cost \$5,000; the J. F. Wilson Scotch granite sarcophagus, New York city; Garibaldi monument, Little Rock, Ark.; the Sterling Blackwell memorial, Galveston, Texas; Peak & Harwood sarcophagus, Dallas, Texas; A. S. Kuhn monument, Vicksburg, Miss.; W. S. Bruce sarcophagus, Memphis, and Col. David Martin monument, Pulaski, Tenn.

F. H. VENN & Co., dealers in marble and granite monuments, at Nos. 242-246 Second street, corner of Jefferson, are the recognized leaders of their special business in this

city. The firm was established in 1867, and, in a quiet way, has earned the confidence of this community. Their trade does not extend from ocean to ocean and beyond; the cemeteries of this city, and those of the principal towns adjacent to it, sufficiently bear witness to their integrity, superior judgment and taste in furnishing artistic and handsome memorials. They do not particularly emphasize the cheapness of their work, for, having made this their life business, (duly brought up in it from their boyhood days), with a laudable ambition to excel, the tendency of the day to procure worthless work at a small cost is not encouraged by them. They appeal to the intelligence and culture of a discerning public; to those who prefer to convince themselves by personally examining and comparing work in the cemeteries, rather than accept the idle boasting of those who, being deficient in personal abilities, take no greater concern in their business than the accumulation of money.

F. H. Venn & Co. have cultivated the art of designing, and all monumental work ordered of them is executed in a superior and correct manner. Their facilities for importing art memorials is not surpassed by any eastern firm. For twenty years they have been supplied by the best talent at Carrara, Italy, and they have visited that country for the special purpose of selecting their artists, and noticing in person their skill and reliability. It is claimed and believed that the first importation to the United States of the celebrated Swedish granite, now so popular, was made by this firm, and "Elmwood" will show monuments of this material erected as early as 1876.

To show the solidity of this firm, it is only necessary to state that their business is not conducted on the "agency" plan—that they are not depending on such expensive and unsatisfactory methods to obtain orders; that while they solicit the favors of their patrons in a respectful and proper manner, they use no doubtful means to gain this end. To those who contemplate the erection of memorials to their dead, it can be said, the firm of F. H. Venn & Co. is anxious to give its patrons the full benefit of its experience, and to guarantee satisfaction in every instance.

THE TENNESSEE BRICK AND MANUFACTURING Co., of 7 Madison street, has yards at the corner of Trigg avenue and Main street, covering sixteen acres. These yards embrace a clay bed of exceptional quality. An equipment of machinery of the latest patent has

been provided, and about 125 hands are regularly employed in them.

The company's specialty is manufacture of improved dry pressed machine brick. Its front and ornamental brick is equal to any produced in the land. It has a capacity of 80,000 a day, and it turns out about fifteen million a year. Most of its product is consumed by the local building trade, but it is a shipper also to Tennessee and Mississippi points. It runs numerous teams for delivery purposes, and has its own side track for shipping purposes.

This company was organized in 1888. M. BURKE, formerly superintendent of the Illinois Central Railroad, and at one time also president of the Livermore Foundry Co., is its president; JAMES M. EDWARDS, general manager of the Louisville, New Orleans & Texas Railway, vice-president, and C. W. EDMONDS, secretary and treasurer.

The MEMPHIS MANUFACTURING AND BRICK Co., whose office is located at 280 Main street, is one of the largest concerns of its kind in this part of the country. It employs over 200 hands and has a capacity for turning out 20,000,000 brick a year. In addition to brick manufacture, it is a very large operator in sand, using for that purpose its own elevator, towboat, sand dredges, etc.

Its largest yard is located about one and one-half miles east of the city, where all the modern machinery (including the famous hydraulic dry press machine) is employed in the manufacture of brick. This plant covers twenty-eight acres of ground, the property of the company. The other plant is located in the northern part of the city; in it 4,000,000 brick are made. This yard covers about seven acres, also the property of the company.

The company's product is a deep red and exceptionally hard brick. Besides being the largest sellers of brick and sand in the city, the company is also a large shipper over the various lines of railroad and by steamers leading from the city.

This company was organized in 1884, and has a capital of \$200,000. R. C. GRAVES is its president; Jno. M. PETERS, vice-president; CHAS. M. ESPY, secretary and manager. The president, Mr. Graves, is also president of the Artesian Water Co., and Mr. Peters, is the cashier of the German Bank.

The directors are the president and vice-president; Jas. Lee, president of the Lee Line steamers; Jno. N. Harbin, secretary of the Arkansas River Packet Co.; C. L. Ficklin, provis-

ion broker; Jas. E. Beasley, secretary of the Factors' Insurance Co.; John W. Cochran, president of the German Bank; R. H. Vance, of the Johnston & Vance Clothing Co.; L. B. Suggs, of L. B. Suggs & Co., wholesale grocers.

JOHN CUBBINS, brick maker, has yards covering about three acres of ground on North Second street, near the old water works plant.

This firm uses the latest and most approved labor saving machinery, and employs about seventy men. It is equipped with Chambers Bros. Co.'s brick machines. Its brick product amounts to about 40,000 per day, and is of a superior quality.

It has access to about twenty acres of the finest brick clay in this part of the country, and hence the superiority of its product.

This is one of the largest concerns in the business here, and its patronage is steadily increasing. It ships brick to several of the Southern States, besides this.

Mr. Cubbins is a native of England, but has been resident here forty-seven years, and has been in this business since 1879. He was formerly in the iron founding business.

The MEMPHIS STAINED GLASS WORKS, 20 Hernando street, is the sole representative here of that branch of the mechanical arts, and is the largest concern of the kind in the State. It was established in 1870 by JOHN HUGHES, and is run by him still.

Its work has always exhibited a high standard of excellence, and has been in demand. It has examples of its superiority in this respect, in every part of the lower Mississippi Valley and Gulf States. Many of these are in Memphis itself.

Nearly all the churches here have been provided with windows by it. St. Peter's, the First Baptist, First Presbyterian, in fact, all of any note. Church windows and memorial cathedral work are indeed its specialty. Other work turned out, however, of the stained, leaded, mosaic, opalescent or jeweled sorts, is given an equal measure of attention.

Mr. Hughes came here from Pittsburg, especially, to go into the business here. He is a master of his art—not a mere handicraftsman, but a votary proud of his vocation, and determined to excel in it. Catalogues showing designs and price lists of work are sent out by him.

The BARTHOLOMEW ROOFING Co., manufacturers of felt and gravel roof, and dealers in roofing materials, are at 34 North Court street. This company's business was started here in

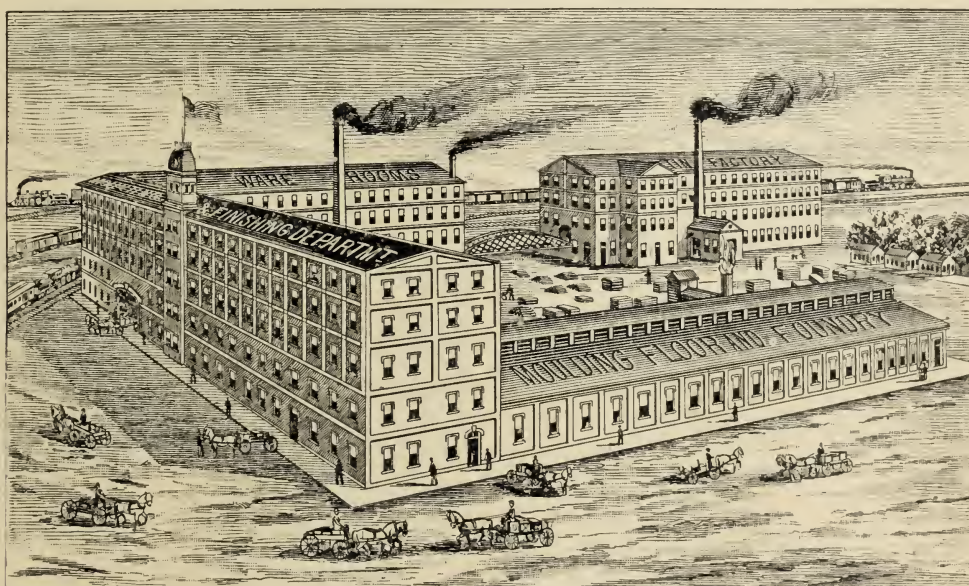
1865, by Mr. Benjamin Bartholomew and his son, A. B. BARTHOLOMEW, who is now the owner. He went to Iowa when a child, and lived there till the war broke out. He served all through the war in the Federal army as a member of Co. H, 11th Iowa Infantry.

Mr. Bartholomew does a very large business; in fact, he does more than all the rest of the roofing firms here put together. He thinks his success is due to the very superior quality of his work. His factory is now situated on Madison street, but he is preparing to erect a larger and more convenient one at Fort Pickering. Mr. Bartholomew has in his possession testimonials from some of the best citizens of

told, in this State, Mississippi, Alabama, Arkansas, Louisiana, Texas and Missouri, of \$500,000 and upwards a year.

It usually has on hand a stock embracing, besides stoves of its own manufacture, the "Monitor" wrought iron ranges, made in Cincinnati; the "Charter Oak," of Filley's make, St. Louis, and the "Peerless Monitor" cooking stoves, made also in Cincinnati; also gasoline stoves, water coolers, copper wares and house furnishing goods in endless variety.

Its own manufactures are the BLUFF CITY STOVES AND RANGES, which are coal and wood burners, various other kinds of both wood and coal burning heating stoves, and tinware. It is



WORKS OF THE H. WETTER MANUFACTURING COMPANY.

Memphis, and some of his work executed over twenty years ago is still in good condition. He has laid roofs on the principal business blocks here, some of the most notable of them in point of magnitude, those of the Tennessee Brewery and the new Randolph building.

IRON AND METAL WORK.

THE H. WETTER MANUFACTURING Co., manufacturers of stoves, mantels, grates, stamped, pieced and japanned tinware, and importers and jobbers of tin plate, tinner's supplies, lamp goods, etc., at 330 Main street, is the largest concern of the kind in the Southern country. It has \$285,000 of paid-up capital, 230 hands employed, and does a business, all

the only japanned ware factory, in fact, of any note, in this part of the country, and as such has great demand for this product everywhere from the Ohio to the Gulf. These are manufactured in a large foundry maintained by it at the corner of Georgia and Florida streets, and in a factory at Carolina and Texas streets. The foundry is 125 by 298 feet, and the factory 125 by 200 and four stories. Both are equipped with the latest devised machinery and appliances for the business. They constitute the only works of the kind here, and the largest, as has been said, in the South.

The business of the company originated with H. Wetter, from whom it derives its name, in 1864. He began in a small way, but the business steadily expanded, and in 1886 the stock

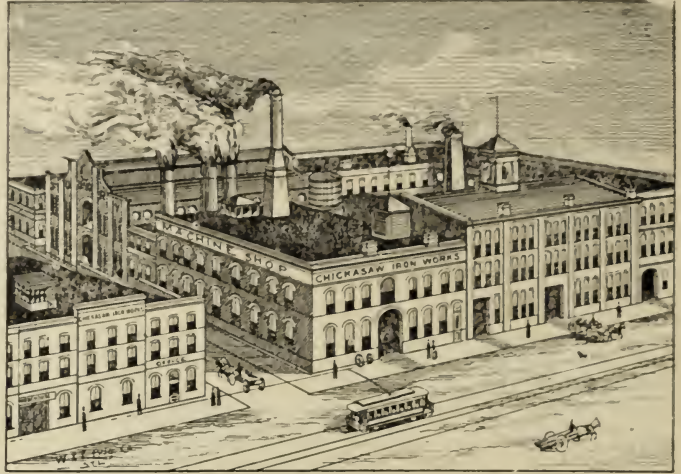
company was organized to continue it on the scale to which it had developed. Leading business men are stockholders in the enterprise. The directors are: GEORGE SCHMALZRIED, president of the company, who was an associate of Mr. Wetter in the establishment of the business, and who is a director also of the Home Insurance Co.; C. C. HEIN, vice-president of the company, and one of the firm of J. T. Fargason & Co., president, also, of the Memphis Flour Mills, and director of other business institutions; C. C. HUNTINGTON, general manager of the business; S. H. DUNSCOMB, president of the Bank of Commerce, and of the Hernando Insurance Co.; W. T.

Bowdrie, of Bowdrie Bros., cotton brokers, a director of the Memphis Water Works, and other concerns of importance; W. B. MALLORY, of Mallory, Crawford & Co., grocers and cotton factors; J. W. WYNNE, of Wynne, Love & Co., cotton factors; Geo. Schmalzried, Jr., a son of the president, and J. J. SOHM, secretary and treasurer of the company, who has been with the house for the last sixteen years.

The CHICKASAW IRON WORKS, situated at Second and Winchester streets, are the largest established here, and are among the largest in their specialty, architectural iron work, in the South. They employ from ninety to one hundred and twenty-five hands, according to the state of trade, and do a business of upwards of \$200,000 a year. Their facilities, in the several departments, are as complete as those of any similar works in the land. They have their special drafting, pattern making, casting, machine and blacksmith shops, all equipped with the latest implements and machinery devised for the business, and are prepared to execute contracts at short notice.

The pattern shop of these works employs seven men. A very large stock of patterns suitable for all ordinary work is stored in them. The machine shops have a full complement of lathes, planers, shapers, drill presses, rotary planers, gear cutters, etc., and a full force of skilled mechanics steadily engaged. The blacksmith shop has three forges and eight hands, usually, at work in it. The

foundry has three cupolas and its daily melting averages six tons of iron. In this department thirty-five men are employed. Numerous



CHICKASAW IRON WORKS.

laborers and mechanics engaged outside to set up work, complete the force.

Cotton presses, saw mill machinery, beams, girders, columns and other heavy work, are specialties of this establishment.

Among other important jobs executed by these works under contract, the following are notable: B. Lowenstein Bros' wholesale building, Tennessee Brewing Co.'s plant, the Lee buildings (three in number), the Randolph building, Commercial Publishing Co.'s building, Frost building, J. T. Walsh & Co.'s building, MacFarland block, Tennessee block, Sneed & Bethel building, Clapp & Beard building, Cossitt Library, Memphis Light and Power Co.'s plant, Geo. Arnold Grocery Co.'s building and Memphis Grocery Co.'s warehouse.

The Chickasaw is an old institution. It was established in 1865 by J. E. RANDLE. The stock company succeeded him in 1891. He is president of the company. N. W. SPEERS, who is also secretary and treasurer of the Speers Manufacturing Co., manufacturers of boxes and building material here, is its vice-president and T. J. CLARKE, secretary and treasurer.

The LIVERMORE FOUNDRY & MACHINE CO., whose works and warehouse extend from numbers 160 to 180 Adams street, between Fourth and Fifth, and whose iron and railway supply departments are at 229 Second street, is one of the largest concerns of the kind in the

South. It has capital enough for all the requirements of its very extensive business, has an equipment of machinery and works that will compare favorably with that of any con-



SALES ROOMS LIVERMORE FOUNDRY & MACHINE CO.

cern in its field, and it carries a stock in all its departments which is especially complete.

It has a pattern shop, a machine shop, a large forge, and a foundry, in all which are retained a force sufficient for any demand upon it. Its specialties are plantation machinery and supplies like gins, seed hullers, pumps, etc., steamboat machinery, for which it has unexcelled facilities, architectural iron work, and, in its sales department, general machine supplies. The latter department is managed by Mr. JOHN S. SPEED, a very competent man.

The Livermore Works are sales agents here for the Dean-Worthington and Valley steam pumps, the Hancock inspirators, Pemberthy automatic injectors, Blakelee and Van Dozen jet pumps, Reedy's elevators, Curtis & Co.'s, saw mills, Nesbett, Brown & Coleman's cotton presses, the "Magnolia" anti-friction metal, and numerous other standard machines and articles. It is the manufacturer itself of the Champion Wells cotton seed huller, the best extant.

The principals in this company are substantial residents. The president, Mrs. A. S. LIVERMORE, is the widow of the late A. S. Livermore, formerly president of the company, and one of its founders. H. A. TATUM, secre-

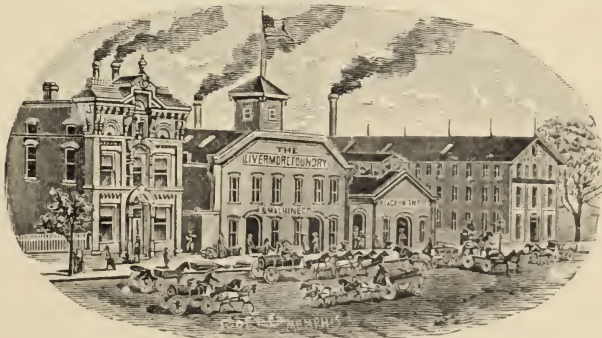
tary, treasurer and general manager, was an associate of Mr. Livermore in the establishment of the concern.

The MEMPHIS MACHINE Co., which has works located at 105 Jefferson street, is managed by men who have made a life study of the machine and foundry business. Its president, Mr. ED. J. SMITH, is a live business man, and he superintends, personally, the erection of all plants, construction of which is undertaken by the company. The vice-president, Mr. J. G. DUKE, is one of the most skillful of Southern mechanics of this line. He has charge of the company's shops and gives close attention to the work proceeding in them. The secretary and treasurer, Mr. W. N. TAYLOR, is a young man, but is one of uncommon business qualifications.

This company is the builder of the MEMPHIS ENGINE and DUKE'S ADJUSTABLE HANGERS. These, and the erection of steam plants of all kinds, are its specialties. It was organized in 1889, and began with the most complete complement of facilities for its business in the South; and it has been steadily adding to its complement of tools and mechanical devices generally since, so as to turn out work at once promptly and well. Its management, in fact, takes special pride in the reputation they have earned in these particulars.

A large and commodious warehouse is maintained by this company, at 115 and 117 Jefferson street, in which a full line of engines, pumps and mill supplies of all kinds is carried in stock.

The MEMPHIS SCALE AND MANUFACTURING



WORKS LIVERMORE FOUNDRY & MACHINE CO.

Co. has its office and works at 304, 306 and 308 Madison street. Its business is the manufacture and sale of Smith's patent steel cotton beam, iron cotton frames, wagon and plantation scales, cotton trucks, fine gray iron and

brass castings, and the making of models for patents.

The feature of this company's business is, however, the SMITH COTTON BEAM, which has reached an extraordinary degree of popularity all over the cotton producing South. Its reputation may be said to be fully established. Orders from Europe and from Mexico for it have been filled by the company, and the demand in our own country is daily increasing. And the Memphis Cotton Exchange has thought fit to adopt it as the standard for weighing cotton for the settlement of any differences for arbitration in the Exchange.

The workshops and salesrooms of the company occupy a building 50 by 150 feet, and the

the Howe Scale Companies, and got his practical experience of the business while with those concerns.

The PRATT GIN COMPANY, 98 to 108 Poplar street, is both a manufacturer and jobber of gins, implements, and machinery. It has been established and operating on a large scale since 1881, has trade in every cotton State, and a staff of traveling men on the road selling for it. Its factory on Poplar street is a new two-story building 40 by 148 feet, with the grounds surrounding it covering an acre. It was built last spring (1892), to accommodate the increased business of the house, and is the place where twenty-five or thirty hands engaged by the company get a livelihood.



PRATT COTTON GIN CO.'S PLACE.

foundry is 50 by 50. The business of the company originated with Mr. A. H. SMITH, who is its superintendent. He is the inventor of all the scale devices made and handled by the company. He began here by himself in a small way, in 1887, but the merit of his inventions soon attracted the attention of capitalists, and the company was accordingly formed. Its other officers are: R. G. CRAIG, also of R. G. Craig & Co., wholesale dealers in hardware, agricultural implements, seeds, etc., president; J. S. DAY, of the firm of Day & Bailey, wholesale grocers and cotton factors, vice-president; L. B. CRAIG, the president's son, and the junior member of the firm of R. G. Craig & Co., just mentioned, secretary and treasurer. Mr. Smith is a native of Buffalo, N. Y. He was formerly with the Buffalo and

The Pratt Gin Co., manufactures the ECLIPSE REVOLVING HEAD HULLER GINS, which are top self-feeders, and horizontal condensers, and are especially adapted for bottom plantations and "hully" cotton. It maintains also a repair shop for gin and machine work. It is a dealer, also, in the celebrated DAN'L PRATT GIN, made at Prattville, Ala. (as agent for it here), the oldest machine gin, and, perhaps, best known in the world. It is the manufacturer, also, of the BURDINE combination cotton and corn planter and fertilizer distributor, agent for AMES engines and boilers, STEADMAN and SOUTHERN STANDARD cotton presses, and a general dealer in belting, pulleys and other supplies.

It is successor to the old Avery Gin Co. JAMES M. SMITH, was its founder. His partner

is Mr. T. B. HATCHETT. He acquired his interest in 1891. Both are men of property and substantial resources.

G. W. DAVIS, 230 Main street, Memphis, is the inventor of three mechanical appliances of special utility, a cotton gin saw gummer and filer, and gin saw cleaner, which can be used by any man running a cotton gin; a grate attachment which makes a vast improvement in serviceableness of house grates, and a street car ventilator and track cleaner. The gin saw improvements have been in use a couple of years, and are now in demand; the others are of later invention, but have been demonstrated, by actual trial, all that the inventor claims them to be.

The SAW GUMMER AND FILER is so simple in construction and in its mode of operation that any ginner can file a saw with it in three minutes himself; thus saving both time and the price usually paid for the work. A sixty-saw gin can be filed with it easily in half a day, and an eighty-saw gin in considerably less than a day. Its special advantage is that it has a self-feed and a clamp to hold the teeth steady while filing. Gin filing, usually, is but half done. With this little instrument a bale a day more can be ginned, and the cotton will bring a half cent more the pound. Mr. Davis sells both the filers and gummings and the county rights for them. Descriptive circulars will be sent on receipt of address by postal card.

The DAVIS FIRE GRATE ATTACHMENT will work on any grate. It is a regulator of the chimney with which any draft desired can be obtained, as on cold days, for instance, when so much heat is wasted up the chimney. It prevents dust from blowing through the house when the fire is stirred, prevents chimneys from smoking on windy days, and admits of the heating of irons or cooking of meals in the grate the same as on a stove. Circulars describing it are sent, also, on application.

The STREET CAR VENTILATOR AND TRACK CLEANER has these merits: It prevents snow from accumulating on tracks, or dust and dirt; and, as a ventilator, throws a current of air through the cars and frees them from dust. It is attached to the under side of the car at either end close to the wheels. This also is explained by circular which will be mailed free to those interested.

Mr. Davis, it will be seen, although long engaged in the humble employment of a repairer of sewing machines, clocks and guns, must be classed as one of the most notable of Southern

inventors. He repairs, reconstructs and readjusts sewing machines of all kinds, also, in his shop and factory, 230 Main street.

J. T. LONG & Co., manufacturers of galvanized cornice and architectural work, and metal roofers, of 358 and 360 Second street (J. T. Long, the "Co." being nominal merely), is one of the largest of the contracting concerns of this line at Memphis, and the bulk of the work of this character done here usually falls to it. Mr. Long has a dozen or fifteen hands steadily employed, and more when occasion requires it, and he has the patronage of some of the largest concerns here, like the Wetter Manufacturing Co., for instance; and he does a great deal of work out of town besides, in adjacent parts of Tennessee, Arkansas and Mississippi. He has the latest machinery for the business, and is an expert mechanic of this line himself, giving personal supervision to all work entrusted him.

The cornice work of the new First Methodist Church, at Second and Poplar streets; on the Neely residence also, and on the Randolph building, at Beale and Main streets, the finest that has been erected here in recent years, and numerous other jobs of importance like these, might be mentioned as of his execution.

ED. H. FRITZ, manufacturer of galvanized iron cornice, metallic skylights, tin roofing and sheet metal work generally, and dealer in electrical supplies, at 115 Poplar street, is a skilled mechanic himself, of many years' experience in his business. He has been established on his own account here since 1882, and, during that time, has executed some of the best work done here.

For tin roofing, cornice and sheet metal work, he employs ten or fifteen hands steadily. Among other notable jobs of his, the following may be instanced: The galvanized cornice on the Goetz building, Poplar street; the Gluck building, on Jefferson street, and Prof. Jones' Military Academy, on Hernando street.

But he also makes a specialty of electrical construction and furnishings. Of work of this sort completed satisfactorily by him here, the following is strictly first-class: The residences of C. F. Farnsworth, Dr. Sawyer, C. F. Reder, Mrs. Halls, and the Evens mansions, on Peabody avenue.

All work undertaken by him has his personal supervision.

SANDER & O'BRIEN, manufacturers of sheet iron and galvanized work, roofers, etc., at 62 Adams street, began here in a small way, with-

out much of an equipment, about five years ago. Since then they have prospered, however, and now they have machinery and appointments unexcelled here, and a trade equal to any concern of the kind in Memphis. They employ from sixteen to seventy hands, according to the state of trade, and do a great deal of country as well as city work throughout Tennessee, Alabama, Arkansas and Mississippi. Their specialties are galvanized iron cornice, corrugated cornice, skylights, finials, door and window caps, slate and tin roofing, and roof painting. They are sole agents for the "Diamond" brand of asphalt roof paint, made expressly for the Southern climate, and manufacturers of the "Seal Brown" brand, and they guarantee all paint or other workmanship done by them. They pay particular attention to mill and elevator work in their line.

The following are examples of contracts that have been executed by them: The tin, sheet iron and galvanized work on the Anderson & Tully Co.'s plant; the three elevators of this city, which are the largest in the South; tin and cornice work of J. T. Walsh & Bro.'s building; a similar job on the Denie & Speed building; sheet iron work on the Kansas City, Fort Scott & Memphis Railway depot here; the roofing of the Dixie Mill here; tin and cornice work on the Memphis Military Institute; roofing of the new Presbyterian Church; roofing and sheet iron work for the Bluff City Brick Co.; tin, sheet iron and cornice work on the Bluff City Cotton Mills; tin and cornice work on Stewart, Gwynne & Co.'s building, and the tin and cornice work on Col. Gwynne's palatial residence, the finest in the city. They have on hand, also, numerous large tin, sheet iron and cornice jobs at present.

Both members of this firm are prominent in the Builders' Exchange here, and Mr. O'Brien is secretary and treasurer of the Master Tinners' Association of this city. These connections show how they stand among the trade here.

MCGRATH & VANDEVENTER, proprietors of the Memphis Boiler Works, at 6, 8 and 10 Chester street, were induced to establish themselves by the long-felt want, among steam users and others having plate and sheet iron work to be done, for another first-class boiler shop here. Thus encouraged, they have located in a place convenient to both ends of the city, the railroad depot and steamboat landings, and having a well-equipped plant, their advantages can easily be seen. They propose to give their

customers prompt attention and to do good work at the lowest prices ever known in these parts for that class of work.

Both of these gentlemen are practical boiler makers and sheet iron workers; their capability as such is well known here. They have been at the business all their lives, and that, too, in cities where there is a wider diversity of work than hereabouts. It can truly be said that, with their experience in this line, they are second to none of the master workers of their trade. Both having entered the business when very small boys, and been constantly engaged at it since, they are thoroughly familiar with all descriptions of boiler, plate and sheet iron work. Mr. McGrath came originally from St. Louis, and Mr. Vandeventer from Louisville, both of which cities are notable in this particular class of business.

They respectfully solicit a share of the patronage of the people in the Memphis district, and will guarantee entire satisfaction in all cases.

DUSH & CUBBINS, of 121 and 123 Poplar street, are sheet metal workers, and manufacturers of all kinds of galvanized iron cornice and ornamental work, such as window caps, door hoods, cresting, ridging, etc. They do tin roofing and a general tin shop business, make a specialty of hotel, steamboat and mill work, gutters and spouting, etc., and all work performed by a thoroughly first-class establishment of this branch of trade.

This business was started by Mr. Dush in 1870. He conducted it along with other business until 1886, when Mr. Cubbins became a partner with him. Since that they have given their whole attention to their shop business. They do a fair share of the work in and around Memphis, give employment to ten men throughout the year, and both being practical men and entirely reliable, having for their motto "not the cheapest but the best always," they have built up a good trade.

JOHN L. EICHBERG, tin, copper and galvanized iron worker, of 224 Third street, is a manufacturer of galvanized iron and copper cornice, skylights, and other sheet metal work; does tin, iron and steel roofing, and all work appertaining to the tin manufacturing trade. He is well equipped with machinery and all the facilities to carry out contracts in his line of any magnitude, and is prepared to figure on work in any State of the Union. He allows no cheap material or labor in his shop, and fully guarantees all his work to be strictly first-class in every

respect. He makes a specialty of doing job work for persons who wish only the best class of work done; also paints and repairs roofs of all kinds.

CHAS. WESSENDORF, practical tin, copper and galvanized iron worker, at 42 and 44 Poplar street, has shops fully equipped for all work in his line of business. Among his specialties are the celebrated Cotton self-opening gates, lightning rods, cornice work, the heating and ventilation of buildings, all kinds of tin and slate roofing, and painting of the same. He retains only skilled workmen, and has sixteen in steady employment, so that all work entrusted him may have prompt attention, and be executed in first-class and workmanlike manner.

Mr. Wessendorf has been engaged in the tin business for about twenty-four years. He began business for himself eleven years ago. He has, by hard work and enterprise, combined with a quick comprehension of the needs of his customers, and strict application to business, and above all a steady adherence to the rule that honesty is the best policy in all things, gradually reached the top round of the ladder, and stands second to none in his line of business in Memphis to-day. He is popular and obliging, and fully merits the esteem and confidence in which he is held by the business community.

THE NOVELTY & ELECTRIC CO., 388 Second street, was organized in 1886, to do a wholesale and retail business in electrical material and electrical work of every description, and to act as agent for manufacturers of electrical and other novelties. It is incorporated, with JAMES D. RANDALL as president and manager.

This company has built up a successful business, the character of which is indicated by the following specialties handled by it:

Of those for which it is agent, these—the "Perfection" water elevator, cistern and well pump; watchmen's time detectors; typewriters.

Of those manufactured or handled by it for construction work: the "Ajax" open circuit battery, which is used extensively for telephones, electric bells, gas lighting, etc.; the Patrick & Carter Co.'s needle annunciators and bells; the Holtzer-Cabot Electric Co.'s drop annunciators, burglar alarms and gong

bells; J. H. Bunnell & Co.'s telegraph instruments, switches, etc., and a number of others that make a pretty fair business of themselves.

Of other material and stock handled, speaking tube material and enameled signs and numbers.

It maintains a staff of expert workmen also, to manufacture and repair electric motors, medical batteries and small machinery of all kinds, to wire for electric lighting, and install electric light plants, etc., and for model making in metal or wood for inventors and others, in the most perfect manner. Mr. Randall, indeed, is quite an inventor himself, and the company is now manufacturing and selling a very valuable little patent of his, which is known as RANDALL'S EXTENSION PUSH BUTTON.



LILLY CARRIAGE CO.'S NEW FACTORY.

CARRIAGES AND WAGONS.

THE LILLY CARRIAGE Co., 97, 99 and 101 Union street, was organized in 1882, with Owen Lilly as superintendent and manager. Four years ago the directory, recognizing Mr. Lilly's successful management and merits, elected him president and general manager, which position he has held by the unanimous vote of the directory with each succeeding year. Under a permanent management, during this period, the advancement of the business has been steadily "onward and upward." Twice during the ten-year period, since the start, this company has enlarged its shops on Second street; and at the time of the disastrous fire here on February 9th, 1892, its manufacturing capacity had doubled since its organization.

After this great fire, the enterprise of this company was demonstrated in a new direction. On the morning of February 10th, their entire buildings were one mass of smoldering ruins, and, excepting a partial salvage of material and of finished vehicles, a total loss, in underwriting phrase, was sustained. This loss, however, was fully covered by insurance, and, on the third day after the fire, the company was in "full blast" again in the old condemned building adjoining the burnt premises, which, fortunately, was not also destroyed by fire, and which, thanks to the good judgment of the city council, they were permitted to occupy, temporarily, pending reconstruction of their shops. We may remark in this connection, that the experience of this company with fire may be of some benefit to other institutions, under similar circumstances. It was a time when that perfect affinity that should exist, and must exist (to be successful in manufactures), or that friction, on the other hand, between employes and employers, becomes fruitful for either good or evil. How was it with this company? The directory, fully recognizing and appreciating past services and the cheerfully rendered efforts of every hand in the company's employ, authorized Mr. Lilly to keep the names of one and all on the pay roll until they could again assume their respective positions in new quarters, and the sequel showed that even fire is no obstacle in the path of institutions intelligently managed.

So the anvil chorus proceeded with scarcely a pause. Work was begun by the company immediately on a new building. This new building, is shown in the accompanying cut, and is the most completely equipped and commodious plant south of the Ohio river. The lot on which this building is situated is 125 feet front, and it runs back 200 feet to an alley. The building proper is 60 feet wide by 200 deep, four stories high in front and two in the rear, making in all over 34,000 square feet of floor space. The smith shop is 75 by 40 feet, without a post to obstruct its floor. Wood shops, lead room, color and varnish rooms, finishing rooms, trimming rooms, are all similarly constructed (clear of posts or floor obstructions), and have an abundance of light and ventilation.

The repository proper is on the second floor of the front building, and is 60 by 80 feet. This room is filled with the elegant carriages of the company's own design and manufac-

ture, making the finest display in the land south of Chicago. The storeroom on the first floor is filled with ordered work ready for delivery; and an ample stock of the finest material that money will buy, such as springs, axles, wool-dyed cloths, hand-buffed trimming, and top leathers, fifth wheels, clips, bolts, and other material of endless variety that enter into the construction of the finest carriages.

In another portion of this building a large stock of wood materials is provided for and dried rapidly but thoroughly and naturally, without destroying its strength and durability, by the "steam process." Two large elevators are provided also, one for hoisting work and one for lowering it.

This new building is located almost in the very center of the business part of the city. It is three squares from the Peabody Hotel, four squares from the Gayoso Hotel, and almost opposite the Lyceum Theatre, and on a *bon ton* residence street that runs straight from the very center of the city for miles, out into the country, with the Memphis Jockey Club house and race track in sight on the right, and the East End park on the left of it, in perspective. The various contracts for construction of this building were awarded exclusively to Memphis contractors, and only Memphis material was used in its construction. McDonald Bros., of Louisville, were the architects. The Lilly Carriage Company in particular, and the citizens of Memphis in general, are proud of this new institution.

The aim and purpose of the Lilly Carriage Company is to build nothing but first-class work. They have an abiding faith in the future of Memphis and are determined to keep pace with the growing demands of her citizens for a superior quality of work. Their trade being almost confined to the local demand of the city, they are called upon to build almost all kinds of vehicles that run on wheels—all the hose carriages used by the fire department, the salvage and patrol wagons for city use, four-in-hand brakes, tea-carts, London coaches and all, down to the dainty one-man road or "track wagons." In a word, they are expected to design and execute in their line any or all of the catalogue of vehicles, to perfection. And they have never failed yet to come up to requirements. Their vehicles are justly celebrated throughout the South for their perfection of style, durability and excellence of material and finish.

The UNION WAGON Co., of 457 and 459 Shelby street, occupies there a commodious two-story brick building, built especially for it, into which it has lately removed. An engraving showing it is on this page. It has bought out the business, and good will also, of the old Myers & Berlin carriage factory, and is prepared to compete actively with any concern of its line here.

It is a manufacturing establishment equipped with the best machinery and facilities the times afford. Its specialty is ordered work of the heavier sorts, like platform trucks and city wagons of all kinds. It has twenty-five hands employed, expert workmen all of them—the best blacksmiths, wood-workers, painters and trimmers in town. And in the matter of styles it is always up with the changes in the larger cities where the fashions originate.

Its management is experienced also. Its president, E. G. ROBINSON, is president of the E. G. Robinson Transfer Co.; P. R. FREEMAN, is its secretary and treasurer, and office and financial man; S. A. MYERS, the manager, was formerly of Myers & Berlin, the firm that this company succeeded. He is one of the most efficient men in the trade here, so considered by all acquainted with him.

These gentlemen are the directors, and along with them E. B. Lacy, cashier of the Shelby County Savings Bank; A. J. Robinson, brother of the president, and S. T. Speers, a prominent contractor of the city.

COTTON AND COTTON OIL MILLS.

THE compresses we have already described in the chapter of this work on the cotton trade of the city.

THE BLUFF CITY COTTON MILLS, the only cotton mills of the city are in South Memphis, near Jackson Mound park. They were established originally in 1881, and were known formerly as the Pioneer mills. Their name was changed in 1889. In 1890 their equipment was enlarged and their capacity greatly increased. It was doubled, in fact, and the improvements made have modernized the establishment, so that it is one of the finest cotton mills in the South, and, in many particulars, is quite up to the New England standard.

The buildings are all of brick and are very substantially built. The outfit of machinery

embraces a 400 horse-power engine, made by E. P. Allis, of Milwaukee, 132 looms and 14,000 spindles. This permits an output, with 175 hands employed (the usual number), of about 22,000 pounds of goods a week, or 1,144,000 a year. This output is in the shape of fine sheetings and shirtings, for which these mills have a reputation; fine yarns, from 20's to 40's, warps and skeins, cotton rope, one-fourth to five-eighths of an inch, and cable and printers' twines, which latter are a specialty of the mills. These sell readily north and west of here in all Mississippi Valley and Missouri river points. The company takes for its field chiefly the West, but it has more or less eastern trade also. Sales are made to jobbers only.

The mills and their premises cover four acres and a half of ground. They represent an



THE UNION WAGON CO.'S WORKS.

investment of \$300,000. The company's capital stock is \$250,000. J. F. Graham, president also of the Bluff City Brick Co., and interested also in other important ventures of the city, is president and treasurer of the company; Louis Erb, a prominent produce commission merchant, vice-president; F. P. Toof, for many years identified with the business in the East, is general manager, and J. A. Johnson, secretary.

Although this is the only cotton mill of Memphis, at present, the signs are that it will not be long until it has a local competitor. The opportunity for another is evident in a country abounding in the materials, where the climate is favorable, and labor so abundant.

There is one COTTON BATTING mill at Memphis, and numerous pickeries where the damaged staple is prepared for market.

The VALLEY OIL MILLS, manufacturers and refiners of cotton seed products, corner of Tennessee and Clinton streets, have works there covering a square of ground 150 by 300 feet in area. These premises embrace a factory building 40 by 150, and three stories high, and the usual accessories of storage sheds. The mill was built in '81, and has a full complement of improved machinery. It furnishes employment to eighty hands, and its output is, perhaps, \$200,000 in value a year, representing, probably, 15,000 tons of seed, from which the product is 550,000 gallons oil, 1,250,000 pounds cake, and 300,000 pounds linters.

This product is all sold here in Memphis through the company's brokers, and thus finds its way into the hands of the consumer in all parts of the country. Considerable of the meal is utilized for fertilizer. The specialty of the company is its cotton oil and export cake.

This company has \$100,000 capital invested in its works. J. N. FALLS, of G. Falls & Co., cotton buyers, is its president; A. H. D. PERKINS, secretary and treasurer. Mr. Falls is also president of the People's Ice Co., and a director of the Mercantile Bank and Merchants' Storage & Compress Co. Mr. Perkins is the acting secretary of the People's Ice Co.

The GAYOSO OIL WORKS, situated corner of Front and Keel streets, is an independent cotton seed oil mill, and one of the few in the South making "butter oil" and cooking oils and a refined product. It has seventy tons (seed) daily capacity, and a gross output of about 12,000 tons a year, has sixty-five em-

ployes, two traveling men, and a demand for its output here at home and throughout the country as well. The bulk of its oil meal, and other feed products for live stock is consumed hereabouts.

This has been an exceptionally successful enterprise, because it has been thoroughly well managed. It was established in 1881 by merchants of this city, who are still identified with it. D. T. PORTER, of Porter & Macrae, wholesale grocers and cotton factors, at 300 Front street, is its president; S. H. PHILLIPS, vice-president, is of Shanks, Phillips & Co., commission merchants. The secretary and general manager is H. J. PARRISH, formerly with Hill, Fontaine & Co. The directors are Messrs. Porter, Phillips, Parrish, and J. L. Wellford, manager of the Chickasaw Cooperage Works, and John H. Poston, of the house of Porter & Macrae. The company has \$60,000 paid-up capital, and works valued at as much more.

EGBERT SMITH'S "Memphis Pioneer Broom Factory," 9 Hernando street, was, as its name indicates, the first establishment of the kind of any note started here. Mr. Smith began in a small way in 1870. The business grew, however, under his management, and now it is the largest as well as oldest of the city.

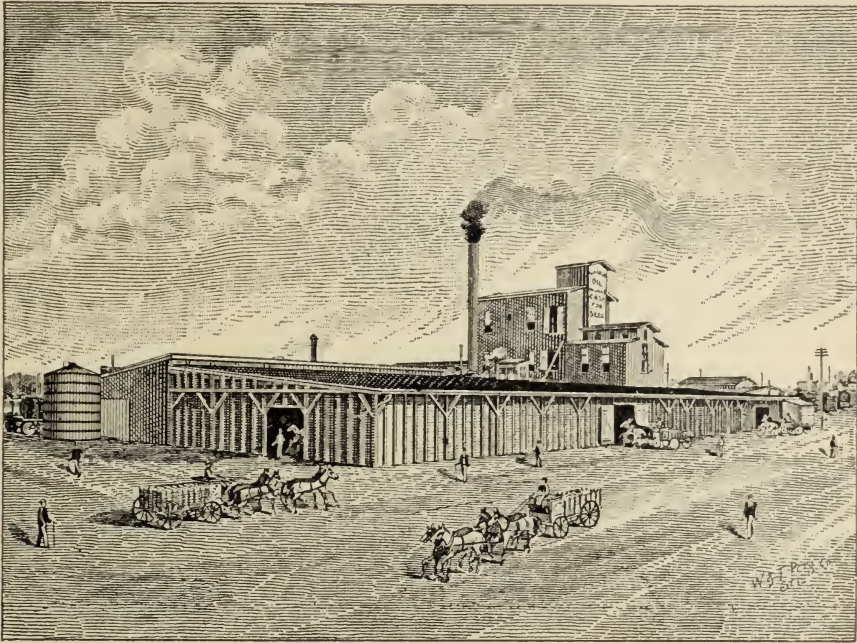
He has an equipment of the machinery used in the business of the latest pattern, and with eight to fifteen hands employed, the factory has an output of forty dozen brooms a day, and besides this it turns out brushes of every sort known to the trade. These are in demand because of their quality, with the trade every-



VALLEY OIL MILLS.

where in Tennessee, Arkansas, Missouri, Mississippi, Texas and other tributaries of the city.

chines in use by the company, are compression, and two, absorption machines. Three of them were made by the De La Vergne Co., of New



GAYOSO OIL MILLS.

ICE, BEER, ETC.

The BOHLEN-HUSE MACHINE AND LAKE ICE Co., of 57 Madison street, practically controls the ice business of Memphis and its vicinity, and has facilities for the trade that fairly defy competition. It has five ice machines in operation here, producing 200 tons a day, has 100 employes and is a shipper of ice to all parts of Tennessee, Arkansas, Missouri, Alabama, Mississippi and Louisiana.

The five machines operated by this company constitute the equipment of three plants; one is of three machines and situated on Court street in the eastern part of the city, near the track of the Memphis & Charleston Railway; one is at Butler and Tennessee streets, adjacent to the line of the Kansas city road, and another on Shelby street in the southern end of the city, and on the lines of the Louisville, New Orleans & Texas Railway, the Iron Mountain and Illinois Central roads.

The one on Shelby street is a new plant, built last year. It has a capacity of sixty tons a day, and is one of the finest works of the kind in the South. Three of these five ma-

York, the greatest manufacturers of that sort of machinery in the world, and the other two are Ball machines, made in St. Louis.

The company runs twenty teams here for delivery purposes. It is the largest car-lot shipper in the South. Its works represent an investment of \$350,000. It was organized in 1883, with \$100,000 capital, which capital was increased to \$200,000 in 1888, and is successor to the firm of Bohlen & Huse established twenty-eight years ago.

JAMES LEE, JR., owner of the Lee line of steamers, and one of the firm of Lee Bros. & Co., dealers in steamboat supplies, is its president; P. R. BOHLEN, a retired capitalist, who founded the business, is vice-president; R. C. GRAVES, president and manager of the Memphis water works is superintendent and treasurer. The directors are Messrs. Lee, Bohlen, Graves, W. L. Huse, R. J. Black, real estate agent here, O. H. P. Piper, railroad contractor of this city and New York, and Wm. Fogarty, foreman for the company.

Reference has been made to the part Mr. Graves has played in the advancement of Memphis more than once herein.

The TENNESSEE BREWING Co. owns and operates the only brewery of Memphis, the Tennessee Brewery, situated corner of Butler and Tennessee streets. It was built in 1885, and was enlarged to keep pace with the rapid growth of the business last year. It was at first a brewery of 50,000 barrels annual capacity. Now it has 200,000 barrels capacity, and is one of the most complete breweries in the land.

Something like \$500,000 has been expended, all told, in its construction and equipment. It is an imposing building of brick with stone trimmings, and is a landmark of that part of the city in which it is located. It has the "consolidated" ice machines, making it thirty-five

The OZARK CIDER & VINEGAR Co., of 7, 8 and 9 Howard's Row, was established here in 1887. It is a manufacturer of, and wholesale dealer in pure apple, crab and hard cider, and of pure apple white wine, and fruit vinegars. Its trade is not local merely; it supplies the jobbers of Tennessee, Alabama, Mississippi, Arkansas, Louisiana and Texas, in which field it has four men on the road.

It is one of the largest and best equipped concerns of its kind in the South. Its daily capacity is sixty barrels, and its large steam cider press is run steadily during three fall and winter months, when apples are plentiful at the source of its supply, Indiana, Missouri



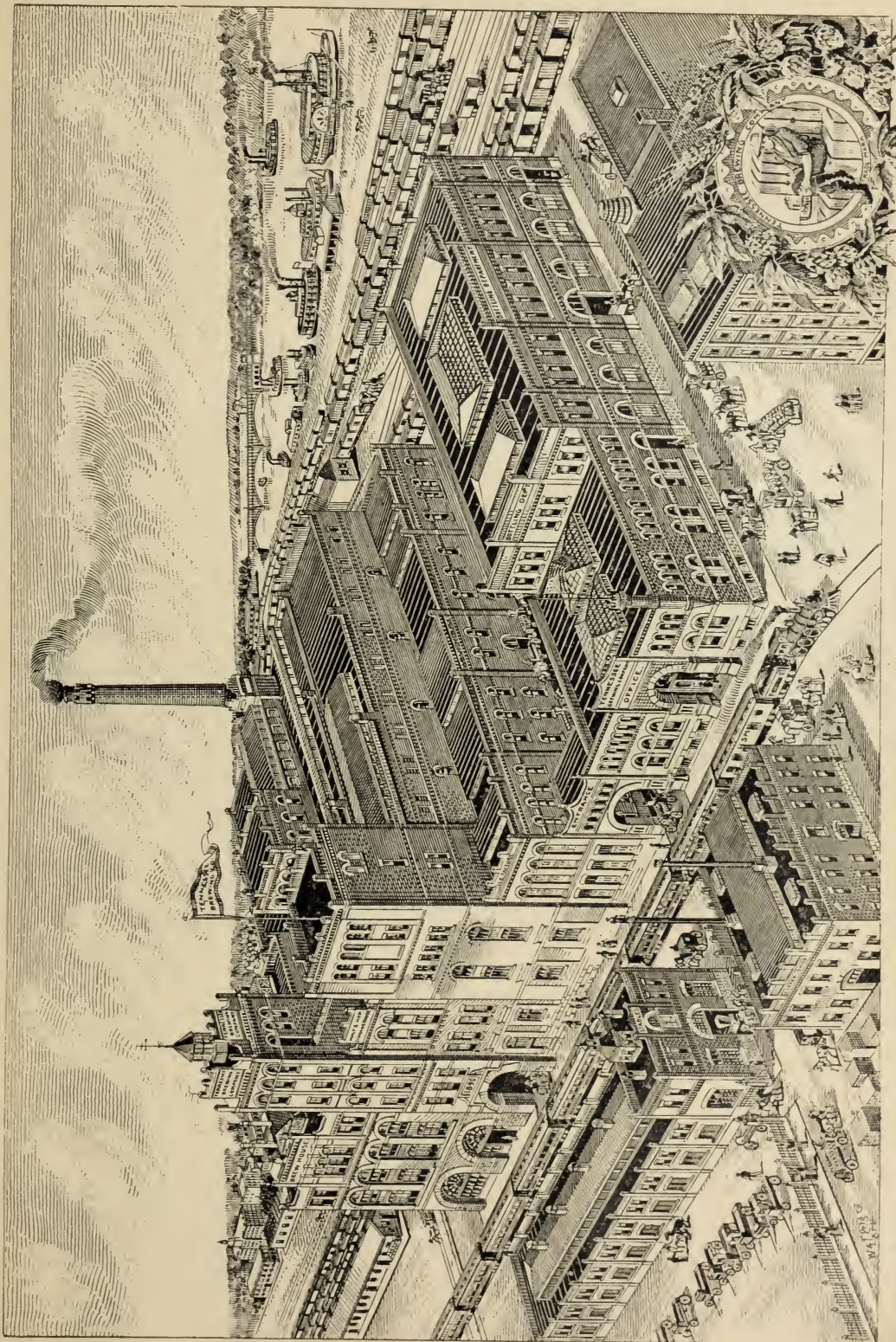
tons of ice daily, its own artesian wells (two of them), stables, cooperage, and bottling works; and produces a beverage equal to any made in the land. Considerable of this is consumed in the city. The rest goes to all parts of the lower Mississippi Valley. The principal brands made by it are known as: "Pilsener," "Export" and "Budweiser."

As a home enterprise, it has a generous patronage in Memphis, and is getting its share of the business throughout the city's field. Its efforts to produce a beverage, not merely equal to any, but superior, are appreciated here, and its beer grows in favor wherever it is introduced. The cut facing this matter is a bird's-eye of this establishment. It affords a pretty fair indication of its very complete facilities for the business.

and Northern Arkansas chiefly. It employs fourteen hands in its factory, and its distiller and vinegar maker, a man who has devoted twenty-five years of his life to the making of vinegars, is, without doubt, one of the most thorough men in the business anywhere.

With these facilities and advantages, coupled with the experience and resources of its management, it is able to compete, both in price and quality, with any of the northern or eastern factories, and the Southern jobber does well who gets its quotations.

Mr. LOUIS ERB, president of this company is of the firm of Erb & Co., wholesale produce dealers here, and is a prominent merchant of the city. Mr. JOHN REID, the vice-president, is a wholesale flour dealer on Front street; Mr. S. W. BROWN, secretary, is a native of Illinois,



THE TENNESSEE BREWING CO.'S PLACE.

a resident here since '86, and has been connected with this enterprise since 1887.

In an illustration on page 154, both interior and exterior views of this establishment are presented.

SOL. COLEMAN, dealer in cigars and tobacco, and manufacturer of the celebrated Ko Ko Tulu Chewing Gum, at 295 Main street, is one of the notable business men of Memphis. During a business career on his own account, extending back to 1868, he has manifested an uncommon ability; marshaled all the circumstances of his experience in that time, so that they must contribute perforce to his success.



MEMPHIS PAPER BOX FACTORY.

SOL. COLEMAN'S CIGAR PALACE, his retail store, handles the following popular brands of cigars chiefly: The "Rosa Concha," a five cent cigar, of which over 5,000,000 have been sold; the "Diligencias," of which he is a direct importer; "Stachelberg's" cigars, for which he is sole agent in this city; and, among still higher priced goods, the "Raphael," at three for fifty cents; "Jefferson" (imported), twenty-five cents each; imported "Henry Clays," and many others of a like grade. Mr. Coleman maintains several first-class traveling salesmen on the road, and, through them, supplies the trade in Arkansas, Alabama, Mississippi and Louisiana.

The "Ko Ko Tulu Chewing Gum" grows steadily in favor; it finds a ready market all over this Southern country. It is manufactured on the upper floors of the large four-

story building used by Mr. Coleman for his cigar and tobacco stock, and, although the factory is fitted with ample facilities, its capacity is often taxed to the utmost to supply the demand for its popular product.

Shrewdness, energy and sound and practical methods are the qualities characteristic of Mr. Coleman as a business man. He is one of the largest advertisers of the South. He is one of the most successful men of Memphis. Notwithstanding the demands of a rapidly increasing business, he still finds leisure for travel and culture. He is a man of polished and refined manners, as well as important business interests. He is charitable and public spirited, forward in every good work for the benefit of Memphis.

He is a director of the German Bank of Memphis, of the Manhattan Bank also, and of the New South Land Co., and is president of the last named. He is president, also, of the Teutonia Building and Loan Association, and of the Blackstone Club. He is, in short, one of the representative men and merchants of Memphis.

The MEMPHIS STEAM PAPER BOX FACTORY, 230 to 234 Third street, has a capacity equal to an output of 12,000 twelve inch boxes daily. It has about fifteen hands regularly employed and more when occasion requires, and has a modern outfit of machinery. As the only concern of the kind here, it is usually worked up to its full capacity.

Its specialties are folding boxes, oyster buckets, ice cream boxes and small wares of that sort; but a very great many tailors', shoe store and druggists' boxes are made by it also for both the city and country trade.

It was established in 1887, and is run by JAS. PIERCE & Co., the "Co." of which firm is a silent partner, who, although he takes no active hand in the management, furnishes ample capital to push the business to the full extent requisite for its success.

Mr. Pierce came here from Texas, where he had been engaged in this same line. He had been in it also before that; had served his apprenticeship to it, indeed, with his uncle at Baltimore, and had made himself, as workman and proprietor, a thorough master of it. He gives all work turned out of the factory his personal supervision while in process of manufacture.

H. HENOCHSBERG & BRO. are proprietors of the "Memphis Picture Frame Factory," 257 Main street, which is the largest and best equipped in the city. It occupies a place of four floors, each 25 by 150 feet, and has an outfit of modern machinery. Connected with it is an art bazaar, containing, usually, the largest stock in the South of oil and water color paintings, engravings, lithos, photo-gravures and art materials; and, in the holiday season, art novelties also, and fancy goods in great variety.

The stock of moldings and frames carried is also one of exceptional diversity. It is scarcely possible, however, within the limits of a sketch like this to indicate the departments even of a business of this sort, let alone the numerous lines handled. Suffice it to say on that topic, that the house issues two handsomely illustrated catalogues, which are price lists also, stating clearly the special discounts on art materials generously given teachers and proprietors of seminaries and other schools.

The Henochsberg brothers have been in this business here since 1869. They were in it at Cincinnati before they came here, and have had a world of experience in it. They have been very successful in it, and have acquired other interests besides it.

PRINTING, BINDING, ETC.

S. C. TOOF & Co., lithographers, printers and blank book makers, are the owners and occupants of the handsome four-story building at No. 276 Second street, right opposite the Memphis Merchants' and Cotton Exchanges on Court Square. Their business was established twenty-eight years ago, and they are widely known in Tennessee and the adjoining States as a house that has acquired a reputation for the output of fine work and commercial work of a high standard. Theirs is, in fact, one of the finest, largest, and most completely outfitted establishments of its kind in the South. Their plant has a complement of the best and most improved machinery, which is operated by electricity. They carry a line of type and material of the latest designs and styles, and in all their departments employ none but the most skilled workmen they can procure.

The building they occupy is twenty-five feet front by one hundred and fifty feet deep. It is heated by steam throughout, and is well lighted and well ventilated. Their lithographic department is as complete as skill, wide experience and judicious investment of capital

can make it. They turn out of this department as fine specimens of lithographing as can be made in this country, of all kinds, from the chaste and stylishly engraved invitations to weddings, parties and receptions, to the chromatic work of advertising labels and all kinds of mercantile stock, as checks, drafts, bill and letter heads, diplomas, certificates, bonds, account sales, etc., etc. All orders given this department are filled quickly, conscientiously, and at prices as low as anywhere in the land.

Their printing department is provided with facilities in keeping with the one above described. It is as completely outfitted and as well managed. The fine book, tariff, pamphlet and catalogue printing done in it cannot be surpassed. Their job printing is all strictly first-class, and is executed in the best style. They keep for all departments a general line

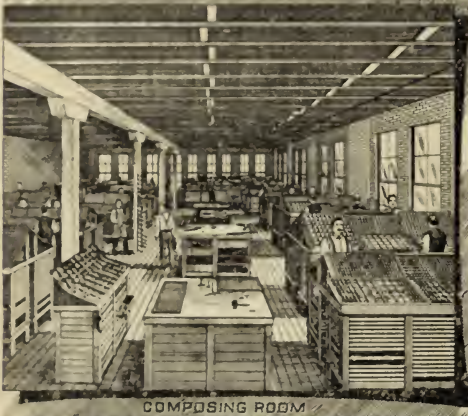


S. C. TOOF & CO.'S PRINTING HOUSE.

of mercantile stock, so as to fill orders on short notice. Large contracts for banks and corporations are made a specialty and are filled at as low prices as the keen competition with Eastern houses makes. An adjunct of the printing department of the house is a stereotyping outfit, which greatly facilitates the output of large orders.

The binding department is equally as well equipped as these others. Everything, from the plainest tablet and the plush-bound booklet to the best flat opening blank book; from the customary low-priced library binding to the most artistic fancy binding, is done in it with promptness and at moderate charges. S. C. Toof & Co. own many of the best patents that go toward improving the blank book substantially. Their indestructibly sewed, flat-opening blank books cannot be beat for durability

and sterling qualities. Only the best kinds of paper are used for them. They are the joy of every bookkeeper using them. The paper ruling of them is very tasty; the most complicated rulings, in fact, are now being executed in this establishment in a style and with an ease that only the finest machinery, manipulated with a high technical skill, can produce. Correspondence is solicited by this house. Estimates are cheerfully furnished by it.



COMPOSING ROOM



PRESS ROOM

MEMPHIS PRINTING CO.'S PLACE.

The MEMPHIS PRINTING COMPANY, 230-232 Second street, operates one of the leading printing and blank book establishments of Memphis, certainly the largest poster printing house in the State. Color work is one of their specialties, and their facilities for pamphlet, book, job and poster printing are unsurpassed.

Mr. J. W. VERNON, the president of the company, has been a resident of Memphis for twenty years. He is a lawyer by profession, and has been connected with this company

since 1888. MR. S. S. VAN BEMEN, the manager, is lately from New York City. He is a practical printer of many years' experience. He came to Memphis in October last, and, although a perfect stranger here, has been eminently successful; for which success he feels indebted to the business public here, which has so liberally patronized the establishment he directs. Parties desiring first-class work in this company's line should give it a call. The illustration herewith presented shows the internal arrangement of their place, and gives an idea of their facilities, which are equal in every respect to those of any competing house here.

WILLS & CRUMPTON, printers, binders and stationers, is one of the youngest firms of the kind in Memphis. They have been in business only four years. Their idea of a business plan was to do the very best work that could be done, and charge a fair remuneration for it. This policy has worked well in Memphis, and they have enlarged their plant each year since they started, until now they occupy the large double store, 16 and 18 Union street, and have one of the most complete printing, lithographing, blank book and engraving establishments in the country.

The A. N. KELLOGG NEWSPAPER COMPANY, auxiliary publishers and stereotype plate manufacturers, are located in their new building, at 38 and 40 Jefferson street, Memphis.

This house was established in 1884, as a branch of the parent institution at Chicago, which has several other branch houses in successful operation in the United States. Having been doing a prosperous business for the past quarter of a century, this concern is well and favorably known throughout the country, and it is not too much to say that it has saved the country publishers millions of dollars, and, at the same time, enabled them to present matter of a fresher and better character to their readers than they otherwise could. The advantage derived by its patrons is, however, well known, as any on their list of 215 papers will attest.

Since the A. N. Kellogg Newspaper Company has been engaged in supplying the wants of the newspaper fraternity, greater and more radical changes have taken place in the methods of printing than during the previous long line of years back to the discovery of the art. The advance has been rapid, and the humble country weekly has reaped a harvest. The cost of production has been reduced to a nom-

inal figure, and now the ready-print sheets can be used at about the price paid ten years ago for the blank paper.

In addition to their ready-print service, the stereotype plates gotten up by this concern are something phenomenal, that service having been enlarged and diversified until now it embraces almost every imaginable variety of matter. It is not now a question with the publisher, "How shall I fill my columns?" but of "Which shall I select to obtain the best?"

This house is under the management of A. J. McCallum, a practical newspaper man—who has associated with him about twenty-five skilled employes—and who has held his present position since 1884, with satisfaction to both the company and its patronage.

MISCELLANEOUS CONCERNS.

A. F. DAVIS, house, sign and ornamental painter, of 353 Second street, has been established in that business since 1865, and is the oldest of the master or contracting painters of Memphis. He was in the business here, indeed, six or seven years before he went into it for himself.

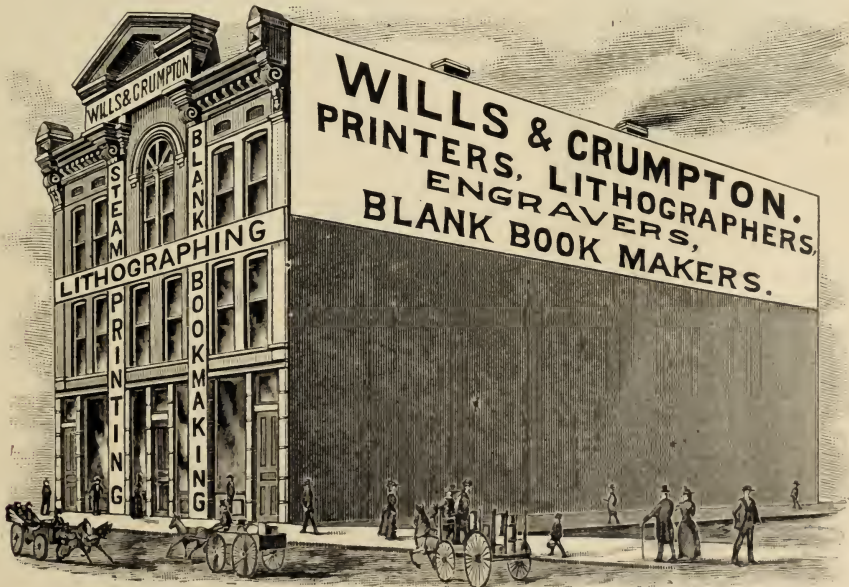
Among the twenty-five or thirty hands steadily employed by him, are several fine



A. N. KELLOGG NEWSPAPER COMPANY'S MEMPHIS ESTABLISHMENT.

to estimate on and undertake work at short notice.

Numerous fine jobs here, executed by him,



WILLS & CRUMPTON'S PRINTING HOUSE.

designers, and a number of sign-writers, grainers, decorators, etc. He is, therefore, prepared

testify to his skill and standing in the business, among others, the Tennessee Club and Grand

Opera House, both which were painted inside and out, under his direction, by contract. He has also done some very fine work on the palatial residences of the city; among others those of Noland Fontaine, C. W. Goyer, Capt. W. G. Macrae, Amos Woodruff, and many others as notable.

The SUGGS SIGN AND ADVERTISING Co., of 59 Madison street, Memphis, makes contracts for all kinds of advertising, and is the agent here for the enameled letters and for novelty signs of various descriptions. It has expert designers and painters employed, and the finest sign



HOOK AND LAGRILL, PAINTERS.

and ornamental work to be seen here is of its execution.

Its specialties are board and tin posters, show cards, signs in gold and silver leaf, wooden letters of any design or finish, and sign carving. Its prices for this kind of work are, all things considered, very reasonable.

Mr. T. J. SUGGS, proprietor of this establishment, is himself a skilled workman, and all jobs taken by it have his personal supervision.

HOOK & LAGRILL, decorators, dealers in wall paper and window shades, and house, sign and banner painters, are at 258 Second street, Memphis, Tenn. Little can be said concerning this long established and reliable house, that

is not already known to the people of Memphis and the surrounding country. The firm is the oldest in its line in Memphis, the one carrying the largest and most varied stock received direct from the leading manufacturers of the East, a plan by which it is enabled to compete with any city in the Southwest.

Hook & LaGrill are the largest contractors in their line here. They employ a large force of the best workmen the year round. It was this firm that executed all the hardwood finishing and painting for the United States Custom House and Marine Hospital, and their work stands to-day, after seven years wear, to attest their superior methods and workmanship. Many dwellings here also—those of leading merchants especially, and bankers—illustrate the general excellence and artistic merits of their work.

Mr. GEO. HOOK, the senior member of the firm, came here from Iowa and established the business long before the war. He is a leading member of several prominent societies here. His partner, Mr. LOUIS LAGRILL, is from New York City. He served there an apprenticeship of seven years to an old English master, and, succeeding his old boss at his death, carried on the business there for five years. He was one of the three who founded the Workingmen's Building and Loan Association, the first one in Memphis, and was its president for five years. The present firm of Hook & LaGrill was established May 14, 1865, and it bids fair to continue its lead many years yet.

MARCUS JONES, long engaged in the business of interior decorator and paper hanger, and dealer in shades,—from 1840 until his death in August, 1891, in fact,—has been succeeded by his widow and sons. Mr. Jones had built up an excellent business, which embraced a country as well as city trade in wall papers and window shades, and a paper hanging patronage of considerable proportions. Socially he was notable as one of the directors of the Odd Fellows' Building and Library Association here. His successors are continuing the business at the old stand, 296½ Second street, and are maintaining it in the position he gave it, of one of the leaders here in its line.

F. M. SOMERS, photographer, of 284 Main street, is notable for the high general excellence of his work, and as the introducer here of the new "platinum process," or prints with platinum, which is comparatively new everywhere, and only known in the larger cities. Photos taken by this process are exactly like

fine steel engraved prints, but clearer and more distinct, and with a tone that engravers rarely accomplish.

Mr. Somers does no cheap and inferior work whatever. His patrons are the elite of the city, by whom the best work only is demanded. He does no work for colored people, so that ladies

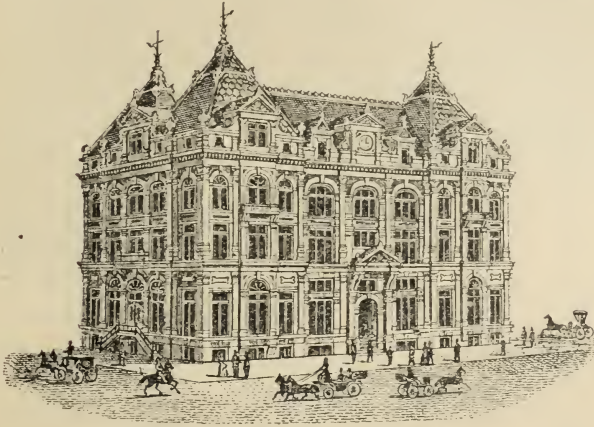
The MEMPHIS CIGAR FACTORY, of which A. Pontius is proprietor, is situated at 50 Jefferson street, corner of Second. Mr. Pontius occupies there the entire upper floor and also the basement. He works from fifteen to twenty skilled cigar makers, and has about ten other employes, and has an output of about 90,000 cigars a week.

They manufacture, chiefly, the "Memphis Bridge" and "Mascot" as leading brands, and the "La Suprema," "Belle of Memphis," "Home Comfort" and "Pontius' Favorite." These he sells generally to the local retail trade. Mr. Pontius has been established here since 1885, and has been a resident since 1870. This is the largest factory in West Tennessee.

The CUMBERLAND TELEPHONE Co., 300 Front street, has the largest subscription list of any telephone company in a city the size of Memphis. This favor is shown it, very likely, because it is the best managed. E. D. REYNOLDS, an experienced man, formerly with the com-

pany at Nashville, Tenn., has had charge of it for the past year or so.

This company has 500,000 feet of cable strung here, and 1,500 'phones in use. It affords connection with such places in the environment of Memphis as the following: Jackson, Staunton, Germantown, Colliersville, Brownsville, Covington, Clalloway, Raleigh, Bartlett, Brunswick, Mason and Arlington, Tenn., and Mount Pleasant and Holly Springs,



COTTON AND MERCHANTS' EXCHANGE.
F. G. Webster's Trade Mark.

need not come in contact, at his gallery, with the lower strata. He is an experienced photographer, a student of his art, a man of taste, and withal, a gentleman in his manners. A visit to his gallery is convincing of the fact, that he is no ordinary artist with the camera. Here the walls are adorned with samples of his handiwork in every style known to the business. He has a reputation, in short, and he is careful to sustain it.

F. G. WEBSTER, cigar maker, of 414 Main street, up stairs, has from a dozen to twenty men employed in his factory there. This is twice as many as he started with four years ago. He makes a superior article for sale at the popular prices, five and ten cents retail, and is a wholesaler exclusively himself. He turns out about 600,000 cigars a year.

His brands are the following: Merchants' Exchange (5's), Merchants' Exchange (10's), Memphis Trade Council, Moss Rose and Little Havana (5's).

These brands have reputation with the local trade and throughout the State as well. Other private brands are also made by him to some extent, but these are his specialties.



NEW MEMPHIS BRIDGE.
Trade Mark of the Memphis Cigar Factory.

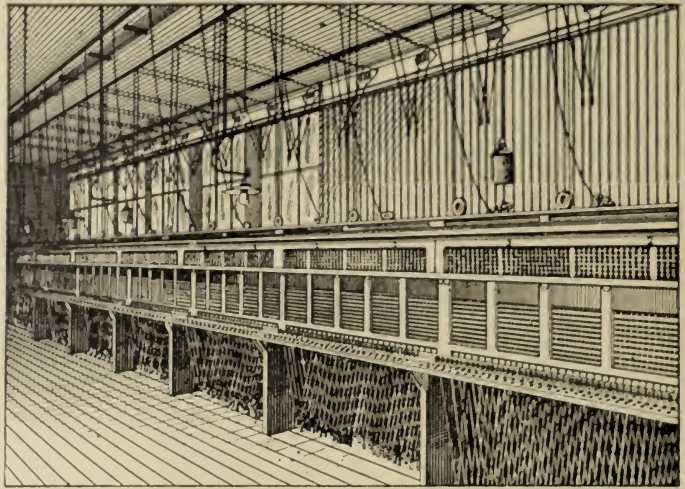
Miss., and is now building an exchange at Dyersburg, Tenn.; and it is, besides, a medium of communication, when desired, with all the important cities of the United States.

It affords, in short, all the conveniences of the telephone service that are provided anywhere.

This company has a Tennessee charter. It is operated under the Bell system. It is pro-

vided with a "return" equipment to neutralize the induction of electric car lines. Its principals are Nashville, Evansville, Ind., Cincinnati and Washington, D. C., parties. JAMES E. CALDWELL, Nashville, is its president and general manager.

The cut accompanying this matter shows the Central Station of this Telephone Company at Memphis. In this station is an equipment equal to any in the largest cities of the land. Memphis, in fact, is not a whit behind the largest of American trade centers in this business facility.



CENTRAL STATION, MEMPHIS, CUMBERLAND TELEPHONE CO.

SITUATION OF MEMPHIS.

DISTANCE from sea: At Mobile, 421 miles; New Orleans, 445; Savannah, 734; Charleston, 757; Norfolk, 960; Baltimore, 1,092; New York, 1,337.

From the large cities: Chicago is 608 rail miles distant; Cincinnati, 487; Pittsburgh, 800; Louisville, 377; St. Louis, 322; Kansas City, 480; Omaha, 683; St. Paul, 961; San Francisco, 2,660.

The following principal places in its field are removed from it: Nashville, 232 miles; Birmingham, Ala., 251; Little Rock, Ark., 163; Hot Springs, Ark., 243; Pine Bluff, Ark., 171; Greenville, Miss., 150; Vicksburg, Miss., 220; Jackson, Miss., 211; Shreveport, La., 383; Waco, Texas, 536.

By river Northward: To Cairo, at the mouth of the Ohio, it is 250 miles; St. Louis, 450; Davenport and Rock Island, which are side by side, 797; St. Paul, Minn., 1,241; and Southward to White River is 178 miles; Arkansas City (Mouth of the Arkansas), 240; Greenville, 277; Vicksburg, 400; Natchez, 546; Red River, La., 671; Baton Rouge, La., 696; New Orleans, 826; and to the jetties, 930. Louisville, Cincinnati and Pittsburgh, on the Ohio, are distant from it by water, respectively, 640, 787 and 1,261 miles.



FOR ACCOUNT OF THE
IRON MOUNTAIN RAILWAY
 OF THIS SYSTEM, SEE PAGE 73.

TENNESSEE AND OTHER TRIBUTARIES.



TENNESSEE is naturally divided, by its conformation, into three districts, and it is customary among its people to consider it a State of three distinct parts: East Tennessee, the mountain country, abounding in coal, iron, marbles and timber, with many charming, productive valleys along the two great rivers, the Tennessee and Cumberland, and their tributaries; Middle Tennessee, a plateau region, embracing the rich valley of the Cumberland, and West Tennessee, comprising the bluff lands and bottoms of the region between the Tennessee river and the Mississippi, the district subject to MEMPHIS.

The total area of the State is 42,050 square miles, or 27,000,000 acres; that is, just about the size of Virginia, a little smaller than Pennsylvania, and slightly larger than Ohio. Notwithstanding the mountainous character of its eastern side, only four and a half per cent of the State is considered absolutely unproductive.

Of its total area, forty-one and a half per cent, or 10,825,000 acres, is woodland, covered largely with timber of commercial value. In that part of the State nearest to Memphis, this timber is hardwood largely—oaks, gums, hickories, etc., interspersed with cypress. The lands susceptible of tilth at present are estimated sixty-five per cent of the whole, and of the total area, thirty-seven and two-tenths per cent (over 8,000,000 acres) is cultivated, not quite four per cent of it in grass.

The tax valuation of the lands of the State in 1890 was \$167,000,000, or about \$6.50 average an acre; which does not, certainly, seem excessive, for the crop, that year, of its eight millions and odd acres under cultivation, was estimated worth \$96,000,000, equal to \$12 an acre average.

TENNESSEE FARM PRODUCTS.

THE average cotton crop of the State is 212,000 bales, valued at \$10,500,000, nearly all of it raised in West Tennessee, the district tributary to Memphis; the average wheat crop, 9,500,000 bushels, worth about the same when

good prices prevail, as the cotton; the average corn crop, about 47,000,000 bushels, worth \$22,500,000; the average oat crop, 8,129,000 bushels, \$3,100,000; the average tobacco crop, 31,500,000 pounds, \$2,250,000. These are the staples of the State, but hay, potatoes, fruits, peanuts, broom corn and other produce, are grown also largely.

Potatoes and other early vegetables and berries are largely sent North from Middle and West Tennessee. The berry crop of West Tennessee last year was worth \$1,000,000 to the growers, and the potatoes shipped from three counties of Middle Tennessee fetched \$200,000. From Memphis and its vicinity, about \$100,000 worth of potatoes alone go North. The peanut crop of the State is valued ordinarily at \$600,000.

The live stock of all kinds on farms in Tennessee is valued at over \$55,000,000 in the aggregate; the horses, 290,000 in number, are considered worth \$22,000,000; the 190,000 mules, \$15,307,500; the 817,614 head of cattle, \$11,252,000; 430,000 sheep, \$835,000; and 2,000,000 hogs, \$5,900,000.

The State is of note as a breeding place for stock. Choice strains of cattle, sheep, hogs and horses were introduced years ago, and special attention has been given to the raising of fine horses and mules. A leading industry in some parts of the State is the maturing of young mules bought in other parts. Columbia, Maury county, is one of these maturing places. The thoroughbred cross in the Tennessee mule makes him extensively in demand.

The neighborhood of Nashville is famous for its nurseries of racing horses, and Shelby county, in which Memphis is, also begins to have importance in this particular. The influence of a regular season of racing, contributes to bring this about.

MINERAL WEALTH OF THE STATE.

TENNESSEE is one of the richest of the States in iron ore and coal; and of marble is the principal source of the domestic supply of the Union. In 1890, 300,000 tons of pig iron were produced in the State, 250,000 tons more than in 1880, and 65,000 more than the whole South

in 1872. Besides the vast field of the Eastern parts of the State, there is a Western iron belt covering fifteen counties nearly, and having an area of 100 miles by 50. Nashville, the capital of the State, is centrally situated with respect to this belt, and has two furnaces operating upon the product of its mines. The ore is a brown hematite, very free from sulphur and well adapted to steel making. Iron was mined in this field so long ago as 1790. The late Montgomery Bell of Nashville furnished cannon balls made from its ores for the defence of New Orleans in 1814.

There are 3,500 square miles of charcoal lands within easy reach of this field; enough, it is computed, to run 40 fifty-ton furnaces for many years. The coking coals of Cumberland county are only 140 miles haul from it. It is believed that 10,000 persons additional could be employed, and \$10,000,000 annual product made from this belt, if it were thoroughly utilized.

Tennessee's advantage in the manufacture of iron lies in the proximity of the materials for it, the iron and coal and limestone employed in the work of the furnaces. The manufacture of basic steel has been made a success at Chattanooga, at a cost less than in the North, and approximating the expense for it in Europe.

Tennessee ranks fifth of the States in production of coal, with nearly 2,000,000 tons mined in 1890, an increase over 1880 of 1,400,000 tons. As a coke producer it is fourth.

Memphis shares in much of the prosperity of the State derived from development of its mineral resources, although not itself in closest proximity to the seats thereof.

OTHER MANUFACTURES.

The timber of the State is largely hardwood, such as is used in the making of wagons, furniture and fine interior house finish. Excellent poplar, a wood greatly in demand for furniture manufacture, is especially abundant in the State, in the mountains of its Eastern side particularly. West Tennessee has hardwood in abundance. Its trade center, Memphis, is already an important market for stave material, wagon and furniture stock, etc., and manufactures of lumber are the most important of all its productive industries.

Tennessee had, at last accounts, 442 saw mills, 29 shingle mills, 169 planing mills, 12 stave mills and 32 sash and blind factories. Sixty logging railroads and 21 dry kilns were counted as auxiliaries of these concerns. The

daily capacity of these mills in feet was 5,400,000, and the value of their product \$10,800,000 a year.

Tennessee had 16 cotton mills in 1880; it now has 35 with 116,783 spindles. Besides the advantage these mills have in the price of raw cotton bought at their doors, they pay 25 per cent less wages than in the North, and have 10 to 20 per cent more product per loom; so that some of them are enabled to declare 20 to 40 per cent dividends as against 6 to 10 in New England. This statement we present on the authority of the Boston, Mass., *Commercial Bulletin*.

It has 379 distilleries, producing \$5,000,000 of a superior and at this time very popular product annually. Nelson, Lincoln and Robertson counties are especially of note in this regard.

VARIOUS MATTERS OF INTEREST.

TENNESSEE had 1,843 miles of railroad in 1880; now it has 2,901, operated chiefly by three organizations—the Nashville, Chattanooga & St. Louis, the Louisville & Nashville, Illinois Central and East Tennessee, Virginia & Georgia roads heretofore described.

Tennessee has 151 banks, with a capital of \$16,168,400 and deposits of \$36,227,492.

Tennessee has a population, by the census of 1890, of 1,763,723 persons. At the rate of increase shown since the last census was taken, in 1900 it should have, 2,034,454. It has 38 denizens to the square mile, and at Pennsylvania's percentage in this particular (a State of similar characteristics and not a whit richer), could sustain, easily, over 5,000,000. It has, like all the South, a very large birth rate, something like 38, as compared with New Hampshire's, 19; so that its natural increase is double the amount of the Granite State. Its four principal cities, Nashville, Memphis, Chattanooga and Knoxville, have increased in population, as a group, during the last ten years, 84 per cent. Nashville has, by the last National census taken, 76,309 inhabitants; Memphis, 65,486 (and probably 110,000 now); Chattanooga, 29,109, and Knoxville, 21,181.

The taxable values of Tennessee are nearly \$350,000,000, an increase of \$25,000,000 in one year and \$125,000,000 in four. The revenue of the State is about \$1,875,000 a year. The largest expenditure of the State is for public schools. It is estimated that the State and the

various counties and cities expend for free education over \$2,000,000 a year. Like the other Southern States it is remarkably liberal in this regard.

The State University at Knoxville has 275 free scholarships. The chapter of this work on the Schools of Memphis indicates sufficiently the educational facilities of one, at least, of the Tennessee cities, without further remark. Other State institutions maintained are, a school for the blind, at Nashville, and three insane asylums, one in each of the three divisions of the State of which we have heretofore spoken.

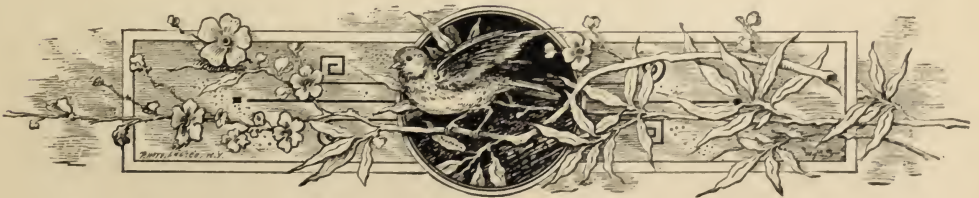
SHELBY COUNTY, Tenn., of which Memphis is the county seat, has an area of 729 square miles, or 466,560 acres. Of its total acreage, more than a third is timbered. Very nearly all of it is susceptible of cultivation, and three-fourths of it is under cultivation. The principal water courses of the county are the Wolf and the Loosahatchie rivers, traversing it from east and west, the former a little below the center of the county, and the latter just above it. There are other good-sized streams. The Mississippi river bounds it on the west. There is but little swamp land in the county; the banks of the river in these parts of its course are largely bluffs, as at Memphis.

Cotton is raised in the county, but the breeding of fine stock, and the raising of fruits and truck for Northern shipment, are likely soon to overshadow the culture of the original staple. The lands are very generally wooded and fire wood abounds. More or less timber is cut and sent down the streams to be utilized by manufacturers of the city. There are no important mineral deposits in the county.

Shelby county has long been inhabited, and there are no lands subject to homestead pre-emption. What railroad grants there were have all passed out of first hands. More cattle are raised in this county than in any other of the State. The average value of land throughout the county is \$12. The average price of first-class improved land is \$20. The county has a turnpike fund of about \$60,000 per annum, which is used for the construction of gravel roads, about 11 miles length of which are annually built. There are now fifty miles finished. Outside these main pikes the roads are not first-class.

The assessed valuation of Shelby county is something over \$57,000,000, of which \$49,500,000 is real estate. The bulk of the property lies, however, in the city of Memphis. The county has a debt of \$315,000, acquired chiefly to facilitate railroad building. Its tax rate is 82 cents on the \$100, of which 16 cents goes for the schools. The county government costs the tax payers about \$185,000 a year. The county expense for roads, levees and bridges is about \$40,000, aside from its expenditures on the turnpikes, for which there is a special fund. Settlers are coming into Shelby county rapidly; about half of them go to the city, the rest join the farming communities.

Opposite Memphis, in Arkansas, across the river, the country within a radius of fifty miles is timbered swamp. It is subject to overflow for forty miles on the west side of the river, in extreme high water; but immense crops are frequently planted and mature, after the water subsides. The lands everywhere in the Mississippi bottoms are, indeed, the most fertile lands of the world, and are especially suitable for cotton, fruits and corn.



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